SERFF Tracking #:	GARD-129116497	State Tracking #:	Company Tracking #:

State: District of Columbia Filing Company: The Guardian Life Insurance Company of America

TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental

Product Name: 1/1/14 DC Dental Rate Calc Filing

Project Name/Number: /

Supporting Document Schedules

Bypassed - Item:	Cover Letter All Filings
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Act Memo - AdultChild _MDpdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Justification
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)

SERFF Tracking #:	GARD-129116497	State Tracking #:		Company Tracking #:	
State: TOI/Sub-TOI: Product Name: Project Name/Number:	District of Columb H10G Group Head 1/1/14 DC Dental	lth - Dental/H10G.000 Health Dental	Filing Company:	The Guardian Life Insurance Company of America	
Bypass Reason:					
	n/a	a			
Attachment(s):					
Item Status:					
Status Date:					
Satisfied - Item:	Ac	ctuarial Memorandum and Cer	tifications		
Comments:					
Attachment(s):	Ac	ct Cert - AdultChild _MDpdf			
Item Status:					
Status Date:					
Bypassed - Item:	Ur	nified Rate Review Template			
Bypass Reason:	n/a	a			
Attachment(s):					
Item Status:					
Status Date:					
Satisfied - Item:	DE	ENT-ADLTCH-MD (January 2	014)		
Comments:					
Attachment(s):	DE	ENT-ADLTCH-MD (January 2	014).pdf		
Item Status:					

Status Date:

Actuarial Memorandum

Re: The Guardian's 1/1/14 Adult/Child Dental Manual Rates for Maryland

Guardian Filing Reference #: DENT-MD-AdultChild-201401

Form Numbers: Adult/Child Dental Rate Manual, GP-1-DG2000 et al.

Overview

Effective 1/1/2014, Guardian will implement an adult/child dental rate calculation to more accurately price its dental product enhancements, which include or complement pediatric dental services covered under essential health benefits. The overall structure of the adult/child dental rate calculation will be similar to the structure used for our existing dental product, which uses and employee/dependent structure.

Dependent rating factors used for our existing dental product is currently a composite of spouse and child(ren) factors. For our dental product enhancements, the adult rating factors will be a composite of employees and spouses while child(ren) factors will be priced separately.

Adult and child claim costs will be adjusted explicitly for fixed case expenses as well as variable expenses based on case size and premium volume. This is in contrast to the rate calculation used for our existing dental product, which develops adjustments without an explicit breakdown of fixed and variable expenses. Such differences in expenses are accounted for in a single adjustment, Size Discount Factors (Line 996), of the rate calculation used for our existing dental product.

Lines 31A through 31G are being added to the dental rate calculation to calculate the incremental cost of including coverage our Greater Of dental product enhancement concept to child(ren) rates. These new lines account for the additional cost of including pediatric dental services at a reimbursement level that, at a minimum, complies with state-defined pediatric dental cost-sharing provisions. Some examples are removing annual maximums, incorporating an out-of-pocket maximum, and covering medically necessary orthodontia.

This actuarial memorandum is exclusive of any pending rate filings for our existing dental product. The adult/child rate calculation will have **no impact** to our existing dental block of business.

The remainder of this memorandum walks through each line in the adult/child calculation and highlighting any differences from the existing employee/dependent structure. For new lines added to the rate calculation, no comparison will be made to the existing calculation.

New Calculation – Line-by-Line Description

Line 1A – Dental Base Rates

This line is similar to Line 1A used for our existing dental product, except for the differences mentioned below:

• Under the employee/dependent structure, we list a single set of preventive/basic/major base rates for various deductibles. These factors also vary based on whether or not the deductible is waived for preventive or preventive & basic services.

• Under the adult/child structure, we will list separate adult and child preventive/basic/major starting claims costs for various deductibles. These factors will also vary based on whether or not the deductible is waived for preventive or preventive & basic services.

Line 1B – Split Deductible Base Rates

This line is similar to Line 1B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of preventive/basic/major base rates for various deductible combinations.
- Under the adult/child structure, we will list separate adult and child preventive/basic/major starting claims costs for various deductible combinations.

Line 1C – Dental Coinsurance Adjustment Factors

This line will have the same structure and factors as Line 1C, which is used for our existing dental product. Factors will not vary between adult and child.

Line 1D - Orthodontia Base Rates

This line will have the same structure and factors as Line 1D, which is used for our existing dental product.

Line 2A – Dental Maximum Benefit Factors

This line is similar to Line 2A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of maximum benefit factors that also vary by cost region.
- Under the adult/child structure, we will list separate adult and child maximum benefit factors that will also vary by cost region.

Line 2B - Orthodontia Maximum Benefit Factors

This line will have the same structure and factors as Line 2B, which is used for our existing dental product.

Line 2D – Exempt Preventive Factors

This line is similar to Line 2D used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of exempt preventive factors that vary by annual maximum.
- Under the adult/child structure, we will list separate adult and child exempt preventive factors that will vary by annual maximum.

Line 3A – Area Factors

This line will have the same structure as Line 3A, which is used for our existing dental product. Factors will not vary between adult and child.

Line 3B – Deductible Area Factors

This line is similar to Line 3B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of deductible area factors for various area factor ranges.
- Under the adult/child structure, we will list separate adult and child deductible area factors for various area factors ranges.

Line 4A – Dental Renewal Factor

This line will have the same factor as Line 4A, which is used for our existing dental product. The factor will not vary between adult and child.

Line 4B - Orthodontia Renewal Factor

This line will have the same factor as Line 4B, which is used for our existing dental product. The factor will not vary between adult and child.

Line 4C – Cosmetic Renewal Factor

This line will have the same factor as Line 4C, which is used for our existing dental product. The factor will not vary between adult and child.

Line 5 – Industry Factors

This line will have the same structure and factors as Line 5, which is used for our existing dental product. Factors will not vary between adult and child.

Line 6A1 – Non-Contributory Factor

This line will have the same factor as Line 6A1, which is used for our existing dental product. Factors will not vary between adult and child.

Line 6A2 – Contributory Factors

This line will have the same structure and factors as Line 6A2, which is used for our existing dental product. Factors will not vary between adult and child.

Line 6B – Voluntary Orthodontia Load

This line will have the same factor as Line 6B, which is used for our existing dental product. The factor will not vary between adult and child.

Line 7 – Secular Trend Factor

This line will have the same factor as Line 7, which is used for our existing dental product. The factor will not vary between adult and child.

Line 8 – Age/Sex Factors

This line is similar to Line 8 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list separate male employee, female employee, and dependent age factors that also vary by zip code.
- Under the adult/child structure, we will list a single set of male adult and female adult age factors that will not vary by zip code. The child factor will be set to 1.000.

Line 9 – Not Applicable

There is no Line 9 in our existing dental product. Line 9 will not be added to the adult/child calculation.

Line 10A – Dependent Adjustment Factors

This line is similar to Line 10A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of preventive/basic/major dependent adjustment factors for various deductibles. These factors also vary based on whether or not the deductible is waived for preventive or preventive & basic services.
- Under the adult/child structure, both the adult and child factors will be set to 1.000.

Line 10B – Split Deductible Dependent Adjustment Factors

This line is similar to Line 10B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of preventive/basic/major dependent adjustment factors for various deductible combinations.
- Under the adult/child structure, both the adult and child factors will be set to 1.000.

Line 10C – Dependent Coinsurance Adjustment Factors

This line is similar to Line 10B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of preventive/basic/major dependent coinsurance adjustment factors.
- Under the adult/child structure, both the adult and child factors will be set to 1.000.

Line 11 – Adjustments to Have Deductible Apply for a Maximum of Two Times per Family

This line is similar to Line 11 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of dependent adjustment factors for having a two times per family maximum on deductibles. These factors also vary based on whether or not the deductible is waived for preventive or preventive & basic services.
- Under the adult/child structure, we will list a single set of adjustment factors for having a two times per family maximum on deductibles. These factors will also vary based on whether or not the deductible is waived for preventive or preventive & basic services.

Line 12 – Factors for Dental without Medical Coverage

This line will have the same structure and factors as Line 12, which is used for our existing dental product. Factors will not vary between adult and child.

Line 13 – Adjustments for Starter Dental Plan

This line is similar to Line 13 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list separate employee and dependent adjustment factors for starter dental plans. These factors also vary based on whether or not the deductible is waived for preventive or preventive & basic services.
- Under the adult/child structure, we will list a single set of adjustment factors for starter dental plans. These factors will also vary based on whether or not the deductible is waived for preventive or preventive & basic services.

Line 14A – PPO Factors

This line is similar to Line 14A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of PPO factors for various networks and plan designs. These factors also include maximum benefit adjustments that vary by case size and whether or not coverage is provided in the major service category.
- Under the adult/child structure, we will list separate adult and child PPO factors for various networks and plan designs. These factors will also include maximum benefit adjustments that vary by case size and whether or not coverage is provided in the major service category.

Line 14B - Out of Network Plus Factor

This line will have the same factor as Line 14B, which is used for our existing dental product. The factor will not vary between adult and child.

Line 15A – Adjustment Factors for DentalGuard Plans

This line is similar to Line 15A used for our existing dental product, except for the differences mentioned below:

• Under the employee/dependent structure, we list separate employee and dependent adjustment factors for DentalGuard plans.

• Under the adult/child structure, we will list separate adult and child adjustment factors for DentalGuard plans.

Line 15B – Adjustment Factors for DentalGuard Options

This line is similar to Line 15B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list separate employee and dependent adjustment factors for DentalGuard options.
- Under the adult/child structure, we will list separate adult and child adjustment factors for DentalGuard options.

Line 15C1 – Indemnity Discount Adjustment Factor

This line will have the same structure as Line 15C1, which is used for our existing dental product. The adjustment factor will not vary between adult and child.

Line 15C2 – PPO Discount Adjustment Factors

This line will have the same structure and factors as Line 15C2, which is used for our existing dental product. Factors will not vary between adult and child.

Line 16A – Dental Morbidity Factors

This line will have the same structure and factors as Line 16A, which is used for our existing dental product. Factors will not vary between adult and child.

Line 16B – Orthodontia Morbidity Factors

This line will have the same structure and factors as Line 16B, which is used for our existing dental product.

Line 17 – Adjustment for Adult Orthodontia

This line is similar to Line 17 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list separate employee and dependent adjustments for adult orthodontia.
- Under the adult/child structure, we will list a single adjustment for adult orthodontia to be applied to the adult calculation. The child factor will be set to 1.000.

Line 18 – Participation Factors

This line will have the same structure and factors as Line 18, which is used for our existing dental product. Factors will not vary between adult and child.

Line 19 – Non-Transfer Factors

This line will have the same structure and factors as Line 19, which is used for our existing dental product. Factors will not vary between adult and child.

Line 20A1 – Dental Deferred Service Factors

This line is similar to Line 20A1 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of dental deferred service factors for various service types. These factors also vary by the length of deferral, applicable employee category, duration, and case size.
- Under the adult/child structure, we will list separate adult and child dental deferred service factors for various service types. These factors will also vary by the length of deferral, applicable employee category, duration, and case size.

Line 20A2 – Out of Network Dental Deferred Service Factors

This line is similar to Line 20A2 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of out of network dental deferred service factors for various service types. These factors also vary by applicable employee category and duration.
- Under the adult/child structure, we will list separate adult and child out of network dental deferred service factors for various service types. These factors will also vary by applicable employee category and duration.

Line 20B1 – Orthodontia Deferred Service Factors

This line will have the same structure and factors as Line 20B1, which is used for our existing dental product.

Line 20B2 – Out of Network Orthodontia Deferred Service Factors

This line will have the same structure and factors as Line 20B2, which is used for our existing dental product.

Line 21 – Dual Choice Factors

This line will have the same structure and factors as Line 21, which is used for our existing dental product. Factors will not vary between adult and child.

Line 22 – Tied to Medical Factors

This line will have the same structure and factors as Line 22, which is used for our existing dental product. Factors will not vary between adult and child.

Line 23 – Buy-Up Plan Factors

This line will have the same structure and factors as Line 23, which is used for our existing dental product. Factors will not vary between adult and child.

Line 24A – Incentive Plan Factors

This line is similar to Line 24A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of factors for various plans. These factors also vary by duration, whether or not there was prior coverage, and whether or not a preventive service is required.
- Under the employee/dependent structure, we will list separate adult and child factors for various plans. These factors will also vary by duration, whether or not there was prior coverage, and whether or not a preventive service is required.

Line 24B – Maximum Rollover Factors

This line is similar to Line 24B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of factors for various plans. These factors also vary by annual maximum and duration.
- Under the employee/dependent structure, we will list separate adult and child factors for various plans. These factors also vary by annual maximum and duration.

Line 25 – Rate Guarantee Factors

This line will have the same structure and factors as Line 25, which is used for our existing dental product. Factors will not vary between adult and child.

Line 26 – Open Enrollment Factor

This line will have the same factor as Line 26, which is used for our existing dental product. The factor will not vary between adult and child.

Line 27 - Optional TMJ Factor

This line will have the same factor as Line 27, which is used only in specific states for our existing dental product. The factor will not vary between adult and child.

Line 28A – Dental Dependent Age Limit Factors

This line is similar to Line 28A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of dental dependent age limit factors for various states.
- Under the adult/child structure, we will list a single set of child dental dependent age limit factors for various states. The adult factor will be set to 1.000.

Line 28B – Orthodontia Dependent Age Limit Factor

This line will have the same factor as Line 28B, which is used for our existing dental product.

Line 29 – Not Applicable

There is no Line 29 in our existing dental product. Line 29 will not be added to the adult/child calculation.

Line 30 – Implant Factors

This line is similar to Line 30 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of implant factors for various annual maximums. These factors also vary based on case size.
- Under the adult/child structure, we will list separate adult and child implant factors for various annual maximums. These factors will also vary based on case size.

Line 31 – Healthcare Reform Adjustment Factors

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

- The purpose of this line is to account for the total cost of including pediatric dental services in our existing dental product.
- Under the adult/child structure, the sum of Lines 31A through 31G will be added to 1.000 to calculate the Line 31 child factors. The adult factor will be set to 1.000.

Line 31A – Unlimited Max Adjustment Factors

EHB requires that we do not limit our claim reimbursement for children (i.e. no Annual Maximum). The impact of this will vary by the plan type richness. Therefore, our adjustment factor will vary by coinsurance level, current Annual Maximum, Out-of-Network reimbursement level, and cost area (e.g. removing the maximum has more of an impact in a high cost area). We determined the load based on the percentage of additional child claims that would have previously not been covered due to the Annual Maximum being exceeded. To measure this, we used Guardian Market Basket data and claim probability distributions per a Consulting Firm's Rate Manual.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child unlimited max adjustment factors for various preventive/basic/major coinsurance combinations. These factors will also vary based on cost region, EHB plan design, annual maximum, and out of network reimbursement level (fee schedule vs. UCR).

Line 31B – Out of Pocket Maximum Adjustment Factors

EHB requires that we have an Out-of-Pocket Maximum for children to cap their In-Network claims. The impact of this will vary by the plan type richness. Therefore, our adjustment will vary by coinsurance level, Annual Maximum, Out-of-Pocket Maximum, Out-of-Network reimbursement level, and cost area (e.g. more children will reach the Out-of-Pocket Maximum in a high cost area). We determined the load based on the percentage of additional child claims that would now be covered due to the child reaching their Out-of-Pocket Maximum. This factor also accounts for the fact that children utilizing Medically Necessary Orthodontia services will reach their Out-of-Pocket Maximum and have their non-Orthodontia claims covered at 100%. To measure this, we used Guardian Market Basket data and claim probability distributions per a Consulting Firm's Rate Manual.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child out of pocket maximum adjustment factors for various preventive/basic/major coinsurance combinations. These factors will also vary based on cost region, EHB plan design, annual maximum, and out of network reimbursement level (fee schedule vs. UCR).

Line 31C – Medically Necessary Orthodontia Adjustment Factors

The Medically Necessary Orthodontia adjustment varies by state and Out-of-Pocket Maximum of the plan.

This line will be added for our dental products enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child medically necessary orthodontia adjustment factors for various out of pocket maximums. These factors will also vary based on state and be divided by the child rate produced from Lines 1A through 30.

Line 31D - No Major and Preventive Only Adjustment Factors

Our existing dental product is generally going to be richer than the EHB plan design. However, this won't be true if the existing plan design does not cover Basic and/or Major services. Since the claims will then be paid at the EHB coinsurance level, we need to increase the rates of the existing plan design. These loads will vary based on the Basic and Major coinsurance levels of the EHB plan design. We used Guardian Market Basket data to determine the load based on the percentage of additional Child claims that would be covered with the inclusion of the EHB plan design.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child no major and preventive only adjustment factors for various EHB plan designs.

Line 31E – HCR Adjustment Factors for DentalGuard Options

There are instances where the existing dental product has certain DG Options (see Line 15B) that make it leaner than the EHB plan. For example, the existing plan design might move services to

Major while the EHB plan covers them in Basic. If the Basic coinsurance for the EHB plan is greater than the Major coinsurance for the existing plan design, then rates need to be increased. Adjustments are potentially needed if the existing plan design includes Line 15B DG Options F1, F2, F3, G, H, I1, I2, or I3 (those that move Endo, Perio, and/or Complex Oral to Major).

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

- Under the adult/child structure, we will list a single set of child HCR adjustment factors for DentalGuard options.
- Indemnity and PPO discount adjustment factors will be applied similar to Lines 15C1 and 15C2 above, which will have the same structure and factors as those used for our existing dental product.

Line 31F – Deductible Adjustment Factors

There are instances where the deductible is higher (leaner) in the existing plan product than in the HCR plan. If so, we must increase the rates on the existing plan design to reflect the fact that the member will be paying a smaller portion of the total claims. These adjustment factors are based on the deductible relativities in our current rate manual.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child deductible adjustment factors for various deductible combinations for the underlying and EHB plan designs.

Line 31G – Deferred Services Adjustment Factors

There are instances where the existing dental product has services deferred (e.g. Endo, Perio, Complex Oral). Since the EHB plans do not defer services, we will no longer require the waiting period on the existing plan design. As such, we must remove the Deferred Services discount that was calculated in Line 20 for the existing plan design.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will divide out the Line 20A1 dental deferred service child factor from 1.000 to calculate the child deferred services adjustment factor.

Line 32 – Cosmetic Orthodontia Adjustment Factors

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

- The purpose of this line is to account for the cost of covering the cosmetic orthodontia since medically necessary orthodontia is a covered pediatric dental service.
- Under the adult/child structure, we will list a single set of child cosmetic orthodontia adjustment factors for various states.

Lines 33 through 90 – Not Applicable

There are no Lines 33 through 90 in our existing dental product. Lines 33 through 90 will not be added to the adult/child calculation.

Line 91A1 – Dental Split Dependent 4-Tier Factors

This methodology for this line is a change from Line 91A1 used for our existing dental product where the differences for each of our dental product enhancements are outlined below:

Greater Of Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 4-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 4-tier adjustments into the following components:
 - 1. Adult conversion factor
 - Employee and Spouse conversion factors will be applied to the adult rate produced from Lines 1A through 30 to calculate EE Only and EE + SP rates.
 - 2. Spouse/Child weight
 - A <19 Child weight by rating tier will be applied to the Line 31 Child Factor. A 19+ CH Child weight will be applied to a factor of 1.000.
 - The result is a blended per Child rate that incorporates all covered children.
 - 3. # of Children per child unit
 - The # of Children per child unit by rating tier will be applied to the composite per Child rated from component #2.
 - The CH rate from the third rating tier will be added to the EE Only rate produced from component #1 to calculate an EE + CH rate. Similarly, the CH rate from the fourth rating tier will be added to the EE + SP rate to calculate a FAMILY rate.

Wrap Adult Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 4-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 4-tier adjustments into the following components:
 - 1. Adult conversion factor
 - Employee and Spouse conversion factors will be applied to the adult rate produced from Lines 1A through 30 to calculate EE Only and EE + SP rates.
 - A 19+ Child conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a 19+ Child rate.
 - 2. # of Children per child unit
 - The # of Children per child unit by rating tier will be applied to the 19+ Child rate produced from component #1, resulting in a 19+ CH rate.

- The CH rate from the third rating tier will be added to the EE Only rate produced from component #1 to calculate an EE + CH rate. Similarly, the CH rate from the fourth rating tier will be added to the EE + SP rate to calculate a FAMILY rate.

Wrap Minor Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 4-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 4-tier adjustments into the following components:
 - 1. Adult conversion factor
 - Employee and Spouse conversion factors will be applied to the adult rate produced from Lines 1A through 30 to calculate EE Only and EE + SP rates.
 - 2. Wrap Minor Adjustment Factor
 - A Wrap Minor adjustment factor table will be referenced, which reflects the relative cost of Basic and Major services for various cost-sharing provisions.
 - The resulting rates will account for the cost of excluding Preventive services already embedded in a major medical policy where pediatric dental services are covered under essential health benefits.
 - 3. Spouse/Child weight
 - A <19 Child weight by rating tier will be applied to the Wrap Minor Adjustment Factor. A 19+ CH Child weight will be applied to a factor of 1.000.
 - The result is a blended per Child rate that incorporates all covered children.
 - 4. # of Children per child unit
 - The # of Children per child unit by rating tier will be applied to the composite per Child rated from component #3.
 - The CH rate from the third rating tier will be added to the EE Only rate produced from component #1 to calculate an EE + CH rate. Similarly, the CH rate from the fourth rating tier will be added to the EE + SP rate to calculate a FAMILY rate.

Line 91A2 – Dental Split Dependent 3-Tier Factors

This methodology for this line is a change from Line 91A2 used for our existing dental product where the differences are outlined below:

Greater Of Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 3-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 3-tier adjustments into the following components:
 - 1. Adult conversion factor
 - An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.

- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.

2. Spouse/Child weight

- A spouse weight by rating tier will be applied to the SP rate produced from component #1, respectively.
- A <19 Child weight by rating tier will be applied to the Line 31 Child Factor. A 19+ CH Child weight will be applied to a factor of 1.000. The result blended per Child rate that incorporates all covered children.

3. # of Children per child unit

- The # of Children per child unit by rating tier will be applied to the composite per Child rated from component #2.
- The 1 DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + 1 DEP rate. Similarly, the 2+ DEP rate will be added to the EE Only rate to calculate an EE + 2 or more DEP rate.

Wrap Adult Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 3-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 3-tier adjustments into the following components:

1. Adult conversion factor

- An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.
- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.
- A 19+ Child conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a 19+ Child rate.

2. Spouse/Child weight

- Spouse and Child weights by rating tier will be applied to the SP rate and the 19+ CH rate produced from component #1, respectively.

3. # of Children per child unit

- The # of Children per child unit by rating tier will be applied to the 19+ Child rate produced from component #1.
- The 1 DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + 1 DEP rate. Similarly, the 2+ DEP rate will be added to the EE Only rate to calculate an EE + 2 or more DEP rate.

Wrap Minor Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 3-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 3-tier adjustments into the following components:

1. Adult conversion factor

- An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.
- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.

2. Wrap Minor Adjustment Factor

- A Wrap Minor adjustment factor table will be referenced, which reflects the relative cost of Basic and Major services for various cost-sharing provisions.
- The resulting rates will account for the cost of excluding Preventive services already embedded in a major medical policy where pediatric dental services are covered under essential health benefits.

3. Spouse/Child weight

- A spouse weight by rating tier will be applied to the SP rate produced from component #1, respectively.
- A <19 Child weight by rating tier will be applied to the Wrap Minor Adjustment Factor. A 19+ CH Child weight will be applied to a factor of 1.000. The result blended per Child rate that incorporates all covered children.

4. # of Children per child unit

- The # of Children per child unit by rating tier will be applied to the composite per Child rated from component #3.
- The 1 DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + 1 DEP rate. Similarly, the 2+ DEP rate will be added to the EE Only rate to calculate an EE + 2 or more DEP rate.

Line 91A3 – Dental Split Dependent 2-Tier Factors

This line will be added for our dental product enhancements. This line is similar to Line 91A2 that will be used for our dental product enhancements:

Greater Of Enhancement

• Under the adult/child structure, we will break out separate adult and child 2-tier adjustments into the following components:

1. Adult conversion factor

- An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.
- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.

2. Spouse/Child weight

- A spouse weight will be applied to the SP rate produced from component #1, respectively.
- A <19 Child weight will be applied to the Line 31 Child Factor. A 19+ CH Child weight will be applied to a factor of 1.000. The result blended per Child rate that incorporates all covered children.

3. # of Children per child unit

- The # of Children per child unit will be applied to the composite per Child rated from component #2.
- The DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + DEP rate.

Wrap Adult Enhancement

- Under the adult/child structure, we will break out separate adult and child 2-tier adjustments into the following components:
 - 1. Adult conversion factor
 - An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.
 - A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.
 - A 19+ Child conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a 19+ Child rate.
 - 2. Spouse/Child weight
 - Spouse and Child weights will be applied to the SP rate and the 19+ CH rate produced from component #1, respectively.
 - 3. # of Children per child unit
 - The # of Children per child unit by rating tier will be applied to the 19+ Child rate produced from component #1.
 - The DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + DEP rate.

Wrap Minor Enhancement

- Under the adult/child structure, we will break out separate adult and child 2-tier adjustments into the following components:
 - 1. Adult conversion factor
 - An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.
 - A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.
 - 2. Wrap Minor Adjustment Factor
 - A Wrap Minor adjustment factor table will be referenced, which reflects the relative cost of Basic and Major services for various cost-sharing provisions.
 - The resulting rates will account for the cost of excluding Preventive services already embedded in a major medical policy where pediatric dental services are covered under essential health benefits.
 - 3. Spouse/Child weight
 - A spouse weight will be applied to the SP rate produced from component #1, respectively.

- A <19 Child weight will be applied to the Wrap Minor Adjustment Factor. A 19+ CH Child weight will be applied to a factor of 1.000. The result blended per Child rate that incorporates all covered children.

4. # of Children per child unit

- The # of Children per child unit will be applied to the composite per Child rated from component #3.
- The DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + DEP rate.

Line91B1 – Orthodontia Split Dependent 4-Tier Factors

This line is similar to Line 91B1 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of orthodontia split dependent 4-tier factors.
- Under the adult/child structure, we will break out a single set of orthodontia split dependent 4-tier adjustments into the following components:

1. # of Children per child unit

- The # of Children per child unit will be applied to the orthodontia rates produced from Lines 1A through 32. These factors will also vary based on rating tier.
- This will result in a CH orthodontia rate by rating tier.

2. Spouse/Child weight

- A <19 Child weight by rating tier will be applied to the CH orthodontia rates produced from component #1.
- The CH orthodontia rate from the third rating tier will be added to the EE + CH dental rate. Similarly, the CH orthodontia rate from the fourth rating tier will be added to the FAMILY dental rate.

Line91B2 – Orthodontia Split Dependent 3-Tier Factors

This line is similar to Line 91B2 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of orthodontia split dependent 3tier factors
- Under the adult/child structure, we will break out a single set of orthodontia split dependent 3-tier adjustments into the following components:

1. # of Children per child unit

- The # of Children per child unit will be applied to the orthodontia rates produced from Lines 1A through 32. These factors will also vary based on rating tier.
- This will result in a CH orthodontia rate by rating tier.

2. Spouse/Child weight

- A <19 Child weight by rating tier will be applied to the CH orthodontia rates produced from component #1.

- The 1 DEP orthodontia rate will be added to the EE + 1 DEP dental rate. Similarly, the 2+ DEP orthodontia rate will be added to the EE + 2 or more DEP dental rate.

Line 91B3 – Orthodontia Split Dependent 2-Tier Factors

This line will be added for our dental product enhancements. This line is similar to Line 91B2 that will be used for our dental product enhancements:

- Under the adult/child structure, we will break out a single set of orthodontia split dependent 2-tier adjustments into the following components:
 - 1. # of Children per child unit
 - The # of Children per child unit will be applied to the orthodontia rates produced from Lines 1A through 32.
 - This will result in a CH orthodontia rate.
 - 2. Spouse/Child weight
 - A <19 Child weight will be applied to the CH orthodontia rate produced from component #1.
 - The DEP orthodontia rate will be added to the EE + DEP dental rate.

Line 996 – Expense Factor

The methodology for this line is a change from Line 996 Premium Discount Factor used for our existing dental product where the differences are outlined below:

- Under the employee/dependent structure, we list a single set of premium discount factors that are derived using the total monthly dental premium produced from Lines 1A through 91A.
- Under the adult/child structure, we will break out expense factors varying by cost region into the following components:
 - 1. Per Case Expense
 - 2. Per Employee Expense
 - 3. Percent of Premium Expense
- The resulting manual premium will be equal to {[Product of Lines 1A through 91A] + [Per Case Expense] + ([Per Employee Expense] x [# of EEs])} x (1 + Percent of Premium Expense).

Line 996A – Benefit Package Factors for the Small Business

This line will have the same structure and factors as Line 996A, which is used for our existing dental product. Factors will not vary between adult and child.

Line 997 – Flat Fee Commission Factors

This line will have the same structure and factors as Line 997, which is used for our existing dental product. Factors will not vary between adult and child.

David Tenni

David Ferrari, FSA, MAAA Assistant Actuary Group Products 7/30/13 Date



ACTUARIAL CERTIFICATION

In my opinion, the premium rates and rating methodology to which this certification applies are neither excessive, inadequate nor unfairly discriminatory, and they meet the requirements of the insurance laws and regulations of Maryland. The premium and rating methodology to which this certification applies also conforms to all applicable Actuarial Standards of Practice, including ASOP no. 8.

David Ferrari, FSA, MAAA

David Tenni

Assistant Actuary
Group Products

7/30/13 Date

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DENTAL ADJ TOU 16.8 MD	January 2014
DENTAL-ADLTCH-16.8-MD DENTAL-ADLTCH-16.9-MD	January 2014 January 2014
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DENTAL-ADLTCH-17.6-MD	January 2014
DENTAL-ADLTCH-17.7-MD	January 2014
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DENTAL-ADLTCH-19-MD	January 2014
DENT-AREA-4-MD	October 2013
MC-DENT-PPO-PT-1-MD thru MC-DENT-PPO-PT-28-MD	January 2013
MC-DENT-PPO-ADLT-1-MD thru MC-DENT-PPO-ADLT-46-MD	January 2014
MC-DENT-PPO-CH-1-MD thru MC-DENT-PPO-CH-46-MD	January 2014
DENTAL-HCR-E001-MD thru DENTAL-HCR-E034-MD	January 2014

LINE 1A - DENTAL BASE RATES

To obtain Adult and Child base rates, multiply coinsurance adjustment factor for each of the three services and sum them up for the Adult and Child results.

i) Adult Base Rates

A. BENEFIT YEAR DEDUCTIBLE

B. LIFETIME DEDUCTIBLE

	COINSURANCE RATE FACTOR		FACTOR		COINSURANCE RATE FACTOR		
	PREVENTIVE	BASIC	MAJOR		PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	13.95	17.43	12.92	ZERO DEDUCTIBLE	13.95	17.43	12.92
NOT WAIVED				NOT WAIVED			
25	12.63	17.38	12.91	25	13.62	17.42	12.92
50	11.31	17.32	12.90	50	13.29	17.41	12.91
75	10.10	17.18	12.88	75	12.96	17.39	12.91
100	8.98	16.98	12.85	100	12.63	17.38	12.91
125	8.30	16.46	12.77	125	12.30	17.36	12.91
150	7.47	16.11	12.72	150	11.97	17.35	12.91
175	6.96	15.54	12.63	175	11.64	17.33	12.90
200	6.61	14.89	12.53	200	11.31	17.32	12.90
225	6.40	14.16	12.42	225	11.01	17.28	12.90
250	6.14	13.55	12.32	250	10.70	17.25	12.89
275	5.99	12.89	12.22	275	10.40	17.21	12.88
300	5.93	12.22	12.12	300	10.10	17.18	12.88
300	3.30	12.22	12.12	300	10.10	17.10	12.00
WAIVE PREVENTIVE				WAIVE PREVENTIVE			
25	13.95	16.72	12.81	25	13.95	17.26	12.89
50	13.95	16.02	12.70	50	13.95	17.08	12.86
75	13.95	15.32	12.59	75	13.95	16.90	12.84
100	13.95	14.63	12.49	100	13.95	16.72	12.81
125	13.95	13.98	12.39	125	13.95	16.55	12.78
150	13.95	13.37	12.29	150	13.95	16.37	12.76
175	13.95	12.78	12.20	175	13.95	16.20	12.73
200	13.95	12.22	12.12	200	13.95	16.02	12.70
225	13.95	11.68	12.03	225	13.95	15.85	12.67
250	13.95	11.18	11.96	250	13.95	15.67	12.65
275	13.95	10.71	11.88	275	13.95	15.49	12.62
300	13.95	10.24	11.81	300	13.95	15.32	12.59
300	10.00	10.2	11.01	000	10.00	10.02	12.00
WAIVE PREVENTIVE				WAIVE PREVENTIVE			
AND BASIC				AND BASIC			
25	13.95	17.43	12.63	25	13.95	17.43	12.85
50	13.95	17.43	12.34	50	13.95	17.43	12.77
75	13.95	17.43	12.06	75	13.95	17.43	12.70
100	13.95	17.43	11.79	100	13.95	17.43	12.63
125	13.95	17.43	11.52	125	13.95	17.43	12.56
150	13.95	17.43	11.25	150	13.95	17.43	12.48
175	13.95	17.43	10.98	175	13.95	17.43	12.41
200	13.95	17.43	10.72	200	13.95	17.43	12.34
225	13.95	17.43	10.45	225	13.95	17.43	12.27
250	13.95	17.43	10.19	250	13.95	17.43	12.20
275	13.95	17.43	9.93	275	13.95	17.43	12.13
300	13.95	17.43	9.67	300	13.95	17.43	12.06
	. 5.00			300	. 3.00		

LINE 1A - DENTAL BASE RATES (Cont.)

ii) Child Base Rates

A. BENEFIT YEAR DEDUCTIBLE

B. LIFETIME DEDUCTIBLE

	COINSURAN	NCE RATE	FACTOR		COINSURANCE RATE FA		
	PREVENTIVE	BASIC	MAJOR		PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	18.09	13.29	0.88	ZERO DEDUCTIBLE	18.09	13.29	0.88
NOT WAIVED				NOT WAIVED			
25	16.74	13.26	0.88	25	17.75	13.28	0.88
50	15.40	13.22	0.88	50	17.41	13.27	0.88
75	14.18	13.09	0.88	75	17.08	13.27	0.88
100	13.04	12.90	0.88	100	16.74	13.27	0.88
125	12.36	12.32	0.87	125	16.41	13.25	0.88
150	11.54	11.96	0.87	150	16.07	13.24	0.88
175	11.09	11.34	0.86	175	15.74	13.23	0.88
200	10.81	10.65	0.85	200	15.40	13.22	0.88
225	10.67	9.88	0.84	225	15.10	13.19	0.88
250	10.47	9.24	0.84	250	14.79	13.16	0.88
275	10.37	8.56	0.83	275	14.48	13.12	0.88
300	10.36	7.88	0.82	300	14.18	13.09	0.88
MAINE DDEVENTIVE				MANUE DDEVENTIVE			
WAIVE PREVENTIVE	10.00	40.75	0.07	WAIVE PREVENTIVE	40.00	10.15	0.00
25	18.09	12.75	0.87	25	18.09	13.15	0.88
50	18.09	12.21	0.87	50	18.09	13.02	0.88
75	18.09	11.67	0.86	75	18.09	12.88	0.88
100	18.09	11.14	0.86	100	18.09	12.75	0.87
125	18.09	10.65	0.85	125	18.09	12.61	0.87
150	18.09	10.19	0.85	150	18.09	12.48	0.87
175	18.09	9.77	0.84	175	18.09	12.35	0.87
200	18.09	9.37	0.84	200	18.09	12.21	0.87
225	18.09	9.00	0.83	225	18.09	12.08	0.87
250	18.09	8.64	0.83	250	18.09	11.94	0.87
275	18.09	8.31	0.82	275	18.09	11.80	0.86
300	18.09	8.00	0.82	300	18.09	11.67	0.86
	. 0.00	0.00	0.02		. 0.00		0.00
WAIVE PREVENTIVE				WAIVE PREVENTIVE			
AND BASIC				AND BASIC			
25	18.09	13.29	0.84	25	18.09	13.29	0.87
50	18.09	13.29	0.81	50	18.09	13.29	0.86
75	18.09	13.29	0.77	75	18.09	13.29	0.85
100	18.09	13.29	0.73	100	18.09	13.29	0.84
125	18.09	13.29	0.70	125	18.09	13.29	0.83
150	18.09	13.29	0.66	150	18.09	13.29	0.82
		13.29			18.09	13.29	0.82
175	18.09		0.63	175			
200	18.09	13.29	0.59	200	18.09	13.29	0.81
225	18.09	13.29	0.56	225	18.09	13.29	0.80
250	18.09	13.29	0.54	250	18.09	13.29	0.79
275	18.09	13.29	0.51	275	18.09	13.29	0.78
300	18.09	13.29	0.49	300	18.09	13.29	0.77

LINE 1B - SPLIT DEDUCTIBLE BASE RATES

i) Adult Base Rates

Benefit Year Deductibles

<u>Preventive</u>	Basic / Major	<u>Preventive</u>	<u>Basic</u>	<u>Major</u>
25	25	12.63	16.72	12.81
25	50	12.63	16.02	12.70
25	75	12.63	15.32	12.59
50	50	11.31	16.02	12.70

ii) Child Base Rates

Benefit Year Deductibles

Preventive	Basic / Major	Preventive	Basic	<u>Major</u>
25	25	16.74	12.75	0.87
25	50	16.74	12.21	0.87
25	75	16.74	11.67	0.86
50	50	15.40	12.21	0.87

LINE 1C - DENTAL COINSURANCE ADJUSTMENT FACTORS

Coinsurance	Preventive	Basic	<u>Major</u>
100	1.000	1.080	1.350
95	0.937	1.010	1.250
90	0.874	0.940	1.150
85	0.811	0.870	1.050
80	0.748	0.800	0.950
75	0.696	0.737	0.875
70	0.644	0.674	0.800
65	0.592	0.611	0.725
60	0.540	0.548	0.650
55	0.488	0.485	0.575
50	0.436	0.422	0.500
45	0.384	0.379	0.428
40	0.332	0.336	0.355
35	0.280	0.293	0.283
30	0.228	0.250	0.210
25	0.176	0.207	0.138
20	0.135	0.138	0.122
15	0.095	0.097	0.106
10	0.060	0.062	0.067
5	0.030	0.031	0.033
0	0.000	0.000	0.000

LINE 1D - ORTHODONTIA BASE RATES

Orthodontia Maximum	Base Rate
500	2.76
750	4.15
1,000	5.53
1,200	6.63
1,250	6.92
1,500	8.29
1,750	9.68
2,000	11.06
2,500	13.82

LINE 2 - MAXIMUM BENEFIT FACTOR

LINE 2A - DENTAL

Low Cost Zips:

NY: 12000-14999, PA: 15000-16899, WV: 24700-26899, FL: 32000-34999, AL: 35000-36999, TN: 37000-38599, MS: 38600-39799, KY: 40000-42799, OH: 43000-45899, IN: 46000-47999, WI: 53000-54999, IL: 60000-61699. LA: 70000-71499, AR: 71600-72999, CO: 80000-81699. ID: 83200-83899, UT: 84000-84799

		Adult	<u>Factors</u>		1	Child	<u>Factors</u>	
	Less Than 10 Enrolled Lives 10 or More Enrolled Lives			Less Than 10 Enrolled Lives 10 or More Enrolled Lives			rolled Lives	
Maximum Benefit	Non-zero Major	0% Major	Non-zero Major	0% Major	Non-zero Major	0% Major	Non-zero Major	0% Major
500	0.732	0.871	0.758	0.883	0.804	0.880	0.823	0.891
750	0.805	0.908	0.833	0.921	0.863	0.910	0.883	0.923
1,000	0.872	0.939	0.902	0.954	0.912	0.938	0.933	0.953
1,200	0.934	0.969	0.954	0.978	0.953	0.967	0.967	0.976
1,250	0.945	0.973	0.960	0.981	0.961	0.971	0.972	0.979
1,500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1,750	1.037	1.018	1.034	1.016	1.029	1.020	1.026	1.018
2,000	1.061	1.028	1.053	1.025	1.047	1.033	1.041	1.028
2,500	1.116	N/A	1.081	N/A	1.093	N/A	1.065	N/A
3,000	1.126	N/A	1.091	N/A	1.101	N/A	1.073	N/A
3,500	1.130	N/A	1.096	N/A	1.103	N/A	1.076	N/A
4,000	1.136	N/A	1.100	N/A	1.107	N/A	1.078	N/A
4,500	1.140	N/A	1.102	N/A	1.110	N/A	1.080	N/A
5,000	1.154	N/A	1.106	N/A	1.120	N/A	1.083	N/A

Medium Cost Zips:

MA: 01000-02799, RI: 02800-02999, NH: 03000-03899, VT: 05000-05999, CT: 06000-06999, NJ: 08000-08799, PA: 16900-19699, DE: 19700-19999, DC: 20000-20099, VA: 20100-20199, DC: 20200-20599, MD: 20600-21999, VA: 22000-24699, NC: 27000-28999, SC: 29000-29999, GA: 30000-31999, 39800-39899, IA: 50000-52899, MN: 55000-56899, SD: 57000-57799, ND: 58000-58899, MT: 59000-59999, IL: 61700-62999, MO: 63000-65899, KS: 66000-67999, NE: 68000-69399, OK: 73000-74999, TX: 75000-79999, WY: 82000-83199

	Adult Factors				Child	Factors		
	Less Than 10 E	nrolled Lives	10 or More En	rolled Lives	Less Than 10 E	nrolled Lives	10 or More En	rolled Lives
Maximum Benefit	Non-zero Major	0% Major	Non-zero Major	0% Major	Non-zero Major	0% Major	Non-zero Major	0% Major
500	0.705	0.859	0.730	0.870	0.784	0.868	0.802	0.879
750	0.782	0.896	0.809	0.910	0.847	0.899	0.866	0.912
1,000	0.851	0.930	0.880	0.943	0.898	0.929	0.918	0.943
1,200	0.915	0.960	0.935	0.969	0.940	0.957	0.954	0.967
1,250	0.930	0.967	0.945	0.974	0.951	0.964	0.961	0.972
1,500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1,750	1.046	1.022	1.042	1.020	1.035	1.025	1.033	1.023
2,000	1.077	1.036	1.071	1.033	1.060	1.042	1.055	1.039
2,500	1.142	N/A	1.108	N/A	1.113	N/A	1.086	N/A
3,000	1.150	N/A	1.117	N/A	1.120	N/A	1.094	N/A
3,500	1.160	N/A	1.127	N/A	1.126	N/A	1.100	N/A
4,000	1.166	N/A	1.131	N/A	1.131	N/A	1.103	N/A
4,500	1.173	N/A	1.137	N/A	1.135	N/A	1.107	N/A
5,000	1.188	N/A	1.141	N/A	1.147	N/A	1.110	N/A

High Cost Zips:

ME: 03900-04999, NJ: 07000-07999, NJ: 08800-08999, NY: 10000-11999, MI: 48000-49999, AZ: 85000-86599, NM: 87000-88499, NV: 89000-89899, CA: 90000-96199, HI: 96700-96899, OR: 97000-97999, WA: 98000-99499, AK: 99500-99999

	Adult Factors				Child	Factors		
	Less Than 10 E	nrolled Lives	10 or More En	rolled Lives	Less Than 10 E	nrolled Lives	10 or More En	rolled Lives
Maximum Benefit	Non-zero Major	0% Major	Non-zero Major	0% Major	Non-zero Major	0% Major	Non-zero Major	0% Major
500	0.680	0.847	0.703	0.858	0.766	0.857	0.783	0.867
750	0.759	0.886	0.785	0.898	0.831	0.889	0.849	0.901
1,000	0.832	0.921	0.860	0.934	0.884	0.920	0.904	0.933
1,200	0.909	0.957	0.927	0.966	0.935	0.954	0.948	0.964
1,250	0.922	0.964	0.937	0.971	0.945	0.961	0.956	0.969
1,500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1,750	1.052	1.025	1.049	1.023	1.040	1.028	1.038	1.026
2,000	1.089	1.041	1.083	1.038	1.070	1.048	1.065	1.044
2,500	1.161	N/A	1.129	N/A	1.128	N/A	1.103	N/A
3,000	1.174	N/A	1.143	N/A	1.139	N/A	1.114	N/A
3,500	1.187	N/A	1.157	N/A	1.148	N/A	1.124	N/A
4,000	1.198	N/A	1.166	N/A	1.156	N/A	1.131	N/A
4,500	1.205	N/A	1.171	N/A	1.160	N/A	1.134	N/A
5,000	1.219	N/A	1.175	N/A	1.172	N/A	1.137	N/A

LINE 2B - ORTHODONTIA (Does not apply to dental rates)

_	Orthodontia Lifetime Maximum			
Orthodontia Coinsurance	< \$1,00 <u>0</u>	<u>\$1,000</u>	<u>> \$1,000</u>	
25%	0.98	0.95	0.75	
40%	0.99	0.98	0.95	
50%	1.00	1.00	1.00	
60%	1.01	1.02	1.05	

LINE 2D - EXEMPT PREVENTIVE

For Split Maximum PPO Plan Types, look up the equivalent maximum based on PPO Plan Type, to be used to determine factor below.

PPO Plan Type	Equivalent Maximum
Ax, Dx	not available
Bx, Ex, 6x	\$1,250
Cx, Fx	\$1,500
Qx, Gx, 7x	\$1,750
Rx, Hx	\$1,000
SY, Sx, Tx	\$4,000
TD, Tx, IY, Ix, Jx	\$2,500
2x, 3x	\$4,000

	Adult Fac	tors	Child Fac	<u>tors</u>
Maximum Benefit	In and Out of Network	In-Network Only	In and Out of Network	In-Network Only
750	1.053	1.026	1.009	0.982
1,000	1.039	1.018	1.019	0.999
1,200	1.031	1.014	1.020	1.003
1,250	1.029	1.013	1.017	1.001
1,500	1.021	1.009	1.014	1.002
2,000	1.011	1.005	1.007	1.001
2,500	1.005	1.002	1.003	1.000
3,000	1.005	1.002	1.004	1.001
3,500	1.005	1.002	1.004	1.001
4,000	1.005	1.002	1.005	1.002
4,500	1.005	1.002	1.005	1.002
5,000	1.005	1.002	1.005	1.002

LINE 3A - AREA FACTOR

Multiply the Adult and Child rates thus far obtained by the appropriate area factors x .01.

LINE 3B - DEDUCTIBLE AREA FACTOR

(1) For PPO plan types BU, U1, U2, U7, UB, UD, UP, UY, X1, X2, X7, XD, XP and XY with \$0 deductible, apply factors below based on PPO network code.

PPO Network	<u>Factor</u>	PPO Network	<u>Factor</u>	PPO Network	Factor	PPO Network	Factor
501	0.981	554	1.010	571	0.986	588	0.993
502	1.000	555	1.000	572	1.019	589	1.019
503	1.019	556	1.010	573	1.029	590	0.981
504	1.019	557	0.986	574	1.010	591	1.029
505	1.019	558	0.986	575	1.019	592	1.010
506	1.029	559	1.019	576	1.039	593	1.000
521	1.000	560	1.039	577	1.019	594	1.000
522	1.000	561	1.029	578	1.010	595	1.029
524	1.000	562	1.029	579	1.019	596	1.000
526	0.986	563	1.019	580	1.000	597	0.981
527	1.019	564	1.010	581	1.000	598	0.981
528	1.000	565	1.019	582	1.019	599	0.986
549	1.010	566	1.029	583	1.039		
550	1.010	567	1.000	584	0.993		
551	1.000	568	1.029	585	1.029		
552	0.993	569	1.000	586	0.993		
553	1.010	570	1.029	587	1.010		

(2) For PPO plans not listed above and Indemnity plans that have a single deductible apply the factors below to both the Adult and Child rates:

_	Deductible (Waived for Preventive Service Only)					
Area Factor	<u>\$0</u>	<u>25</u>	<u>50</u>	<u>75</u>	<u>100</u>	<u>>100</u>
< 80	1.039	1.020	1.000	0.981	0.960	0.960
80 - 85	1.029	1.015	1.000	0.986	0.971	0.971
86 - 95	1.019	1.009	1.000	0.991	0.981	0.981
96 - 105	1.010	1.005	1.000	0.996	0.991	0.991
106 - 118	1.000	1.000	1.000	1.000	1.000	1.000
119 - 130	0.993	0.997	1.000	1.004	1.007	1.007
131 - 143	0.986	0.993	1.000	1.007	1.014	1.014
144 - 156	0.981	0.991	1.000	1.010	1.019	1.019
157+	0.976	0.987	1.000	1.012	1.024	1.024
_		Deducti	ble (Not Waived	for Preventive S	Service)	
Area Factor	<u>\$0</u>	<u>25</u>	<u>50</u>	<u>75</u>	<u>100</u>	<u>>100</u>
<80	1.039	1.011	0.980	0.944	0.900	0.900
80-85	1.029	1.010	0.988	0.963	0.935	0.935
86-95	1.019	1.006	0.994	0.980	0.963	0.963
96-105	1.010	1.005	1.000	0.996	0.991	0.991
106-118	1.000	1.001	1.003	1.006	1.010	1.010
119-130	0.993	1.000	1.006	1.016	1.027	1.027
131-143	0.986	0.998	1.012	1.029	1.050	1.050
144-156	0.981	0.997	1.014	1.036	1.062	1.062
157+	0.976	0.994	1.016	1.042	1.073	1.073

⁽³⁾ For all other plans, apply a factor of 1.000

LINE 4 - DENTAL, COSMETIC, AND ORTHODONTIA RENEWAL FACTOR

LINE 4A - DENTAL

Multiply adult and child rates by 0.99

LINE 4B - ORTHODONTIA

Multiply orthodontia rate by 0.99

LINE 4C - COSMETIC

Multiply cosmetic rate by 0.99

LINE 5 - INDUSTRY FACTORS (Do not apply to Orthodontia)

The following list of industry classifications is not intended to be conclusive. In those cases where the duties of the covered occupations do not coincide with those listed, consult Home Office Underwriting.

NOTE: The X's in the numeric codes represent any single digit number. For example, the SIC code 20XX can be any four digit SIC code from 2000 to 2099.

Industry	SIC Codes	Factor
Agriculture, Forestry and Fishing		
Agricultural Production	01xx-02xx	1.03
Agricultural Services	07xx (except 074x)	1.03
Veterinary Services	074x	1.13
Forestry, Fishing, Hunting and Trapping	08xx-09xx	1.03
Mining		
Metal Mining & Coal Mining	10xx & 12xx	1.03
Oil and Gas Extraction	13xx	1.06
Nonmetallic Minerals, Except Fuels	14xx	1.03
Construction		
General Building Contractors	15xx	1.05
Heavy Contruction	16xx	0.95
Special Trade Contractors	17xx	1.00
•		
Manufacturing		
Food and Kindred Products	20xx	0.97
Tobacco Products	21xx	1.00
Textile Mill Products	22xx	0.98
Apparel and Other Textile Products	23xx	1.00
Lumber and Wood Products	24xx	0.90
Furniture and Fixtures	25xx	0.90
Paper and Allied Products	26xx	0.94
Printing and Publishing	27xx	1.02
Industrial Inorganic Chemicals Plastics Materials and Synthetics	281x 282x	0.94 0.94
Drugs	283x	1.06
Soap, Cleaners and Toliet goods	284x	0.97
Paints and Allied Products	285x	0.94
Industrial Organic Chemicals	286x	0.94
Agricultural Chemicals	287x	0.94
Miscellaneous Chemical Products	289x	0.94
Petroleum and Coal Products	29xx	1.00
Rubber and Misc. Plastics Products	30xx	0.92
Leather and Leather Products	31xx	1.00
Stone, Clay and Glass Products	32xx	0.92
Primary Metal Industries	33xx	0.92
Fabricated Metal Products	34xx	0.96
Industrial Machinery and Equipment	35xx	1.00
Electric Distribution Equipment	361x	1.08
Electrical Industrial Apparatus	362x	1.02
Household Appliances	363x	0.96
Electric Lighting and Wiring Equipment Household Audio and Video Equipment	364x 365x	0.96 1.04
Communications Equipment	366x	1.04
Electronic Components and Accessories	367x	1.08
Misc. Electrical Equipment and Supplies	369x	0.96
Transportation Equipment	37xx	0.94
Instruments and Related Products	38xx	1.04
Miscellaneous Manufacturing Industried	39xx	1.04
Transportation and Public Utilities		,
Railroad Transportation	40xx	1.00
Local and Interurban Passenger Transit	41xx	0.90
Trucking and Warehousing	42xx	0.88
U.S. Postal Service	43xx 44xx & 45xx	1.10
Water & Air Transportation Pipelines Except Natural Gas	44xx & 45xx 46xx	1.00 1.00
Transportation Services	47xx	1.00
Communication	48xx	1.00
Electric, Gas and Sanitary Services	49xx	0.97
		0.07

<u>LINE 5</u> - INDUSTRY FACTORS (Do not apply to Orthodontia) - Continued

Industry	SIC Codes	Factor
Wholesale Trade		
Wholesale Trade - Durable Goods	50xx (except 504x, 506x and 508x)	1.00
Professional and Commercial Equipment Electrical Goods	504x 506x	1.04 1.02
Machinery, Equipment and Supplies	508x	1.02
Wholesale Trade - Non-Durable Goods Groceries and Related Products	51xx (except 514x) 514x	1.00 0.98
Groceries and helated Froducts	514X	0.96
Retail Trade	F0	1.00
Building Materials & Garden Supplies General Merchandise Stores	52xx 53xx	1.03 1.03
Food Stores	54xx	1.03
Automobile Dealers and Service Stations	55xx 56xx	1.08
Apparel and Accessory Stores Furniture and Homefurnishings Stores	57xx	1.07 1.03
Eating and Drinking Establishments	58xx	0.95
Miscellaneous Retail	59xx	1.03
Finance, Insurance and Real Estate		
Depository Institutions	60xx 61xx	1.06 1.01
Non-Depository Institutions Security and Commodity Brokers	62xx	1.01
Insurance Carriers	63xx	1.05
Insurance Agents, Brokers and Service	64xx	1.12
Real Estate Operators and Lessors Real Estate Agents and Managers	651x 653x	1.01 1.06
Title Abstract Offices	654x	0.97
Subdividers and Developers	655x	1.01
Holding and Other Investment Offices	67xx	1.05
Services		
Hotels and Other Lodging Places Personal Services	70xx 72xx	0.99 0.97
Business Services	73xx (except 731x and 736x)	0.97
Advertising	731x	1.00
Personnel Supply Services Auto Repair, Services and Parking	736x 75xx	0.99 0.98
Miscellaneous Repair Services	76xx	0.99
Motion Pictures	78xx	1.04
Dance Studios, Schools and Halls Producers, Orchestras and Entertainers	791x 792x	1.03 1.50
Bowling Centers	793x	1.03
Commercial Sports	794x	1.03
Misc. Amusement, Recreation Services Membership Sports and Recreation Clubs	799x (except 7997 and 7999) 7997	1.00 1.05
Sports Teams	7999	1.25
Offices and Clinics of Medical Doctors	801x	1.09
Offices and Clinics of Dentists	802x	1.50
Offices of Osteopathic Physicians Offices of Other Health Practitioners	803x 804x	1.08 1.04
Nursing and Personal Care Facilities	805x	0.90
Hospitals	806x	1.01
Medical and Dental Laboratories Home Health Care Services	807x 808x	1.06 1.03
Heath and Allied Services	809x	1.00
Legal Services	81xx	1.07
Elementary and Secondary Schools Colleges and Universities	821x 822x	1.09 1.09
Libraries	823x	1.01
Vocational Schools	824x	1.09
Schools and Educational Services Social Services	829x 83xx	1.09 1.00
Museums, Botanical, Zoological Gardens	84xx	1.03
Membership Organizations	86xx	1.04
Engineering and Management Services Private Households	87xx 88xx	1.03 1.03
Other Services	89xx	1.03
Public Administration		
Executive, Legislative and General Administrative	91xx	1.00
Justice, Public Order and Safety	92xx	1.05
Finance, Taxation and Monetary Policy Administration of Human Resources	93xx 94xx	1.10 1.05
Environmental Quality and Housing	95xx	1.00
Administration of Economic Programs	96xx	1.05
National Security and International Affairs Nonclassifiable Establishments	97xx 9999	1.08 1.03
All Other	5559	1.03

<u>LINE 6A</u> - DENTAL NON-CONTRIBUTORY/CONTRIBUTORY DISCOUNT (Do not apply to orthodontia)

LINE 6A1 - NON-CONTRIBUTORY

Multiply the Adult and Child rates by .96

LINE 6A2 - CONTRIBUTORY

Contributory %	Employee Factor	Dependent Factor
1 - 25	0.995	0.995
26 - 50	1.000	1.000
51 - 79	1.000	1.000
80 - 100(Voluntary*)	0.971	0.971

Note: Non-contributory cases are where EE contributory % = 0%.

LINE 6B - VOLUNTARY ORTHODONTIA LOAD

Multiply the ortho rate by 1.00

LINE 7 - SECULAR TREND FACTOR

Effective Date	<u>Factor</u>
1/1/2014 - 3/31/2014	1.000

Increase factor by .0125 for each succeeding quarter through 3/31/2014.

^{*}Voluntary cases have EE contributory % = 80% to 100%.

LINE 8 - AGE/SEX FACTOR

- a. Determine Adult weighted age factor as follows:
 - (1) Multiply the factor shown below for each age/sex bracket by the number of employees in that bracket
 - (2) Sum the results for all employees
 - (3) Divide the sum by the total number of employees to obtain the weighted age factor

<u>Age</u>	Female Factor	Male Factor
Under 25	1.090	0.850
25-34	1.052	0.832
35-44	1.052	0.874
45-54	1.127	0.986
55-64	1.185	1.114
65 +	1.143	1.197

- b. Multiply the Adult rate obtained through Step 7 by the appropriate age factor to get an Adult rate
- c. Multiply the Child rate obtained through Step 7 by 1.000

LINE 10 - DEPENDENT ADJUSTMENT FACTOR

Multiply the Adult and Child rates thus far obtained by 1.00.

<u>LINE 11</u> - ADJUSTMENT TO HAVE DEDUCTIBLE APPLY FOR A MAXIMUM OF TWO TIMES PER FAMILY (Do not apply to Orthodontia)

This factor is applied to the Child rate only.

	<u>Factor</u>
Plans with deductible waived for preventive services	1.03
Plans with deductible waived for preventive and basic services	1.02
Plans with \$0 deductible	1.00
Plans with deductible not waived	1.08

<u>LINE 12</u> - FACTORS FOR DENTAL WITHOUT MEDICAL COVERAGE

Multiply the Adult and Child rates thus far obtained by 1.00.

<u>LINE 13</u> - ADJUSTMENT FOR STARTER DENTAL PLAN (Do not apply to Orthodontia)

A. For 100% Preventive / 80% Basic:

Multiply rates for 100% Preventive/ 80% Basic / 50% Major plan by the following factors:

	Deductible Waived For Preventive Services	Deductible Not Waived for Preventive Services
Adult	0.72	0.65
Child	0.70	0.63

B. For 80% Preventive / 80% Basic:

Multiply rates for 80% Preventive / 80% Basic / 50% Major plan by the following factors:

	Deductible Waived For Preventive Services	Deductible Not Waived for Preventive Services
Adult	0.70	0.64
Child	0.68	0.63

LINE 14A - PPO FACTOR (Do not apply to orthodontia)

Adjust the PPO Factor, found in the Managed Care Dental Tables by the appropriate factor shown below. (Do not apply the adjustment for PZ Nap Plan Type)

	Adult Factors				Child Factors			
	Less Than 10 Enrolled Lives		10 or More Enrolled Lives		Less Than 10 Enrolled Lives		10 or More Enrolled Lives	
Maximum Benefit	Non-zero Major	0% Major	Non-zero Major	0% Major	Non-zero Major	0% Major	Non-zero Major	0% Major
500	-0.033	-0.016	-0.039	-0.021	-0.021	-0.011	-0.024	-0.015
750	-0.023	-0.011	-0.028	-0.016	-0.012	-0.007	-0.015	-0.011
1,000	-0.011	-0.005	-0.017	-0.011	-0.006	-0.004	-0.009	-0.008
1,200	-0.005	-0.005	-0.005	-0.005	-0.003	-0.004	-0.003	-0.004
1,250	-0.005	-0.005	-0.005	-0.005	-0.004	-0.005	-0.004	-0.005
1,500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,750	0.005	0.002	0.005	0.002	0.004	0.002	0.004	0.002
2,000	0.010	0.005	0.010	0.005	0.009	0.006	0.009	0.006
2,500	0.021	N/A	0.021	N/A	0.019	N/A	0.019	N/A
3,000	0.021	N/A	0.021	N/A	0.018	N/A	0.018	N/A
3,500	0.021	N/A	0.021	N/A	0.018	N/A	0.018	N/A
4,000	0.021	N/A	0.021	N/A	0.018	N/A	0.018	N/A
4,500	0.021	N/A	0.021	N/A	0.018	N/A	0.018	N/A
5,000	0.021	N/A	0.021	N/A	0.018	N/A	0.018	N/A

LINE 14B - OUT OF NETWORK PLUS

(Excluding Valueplans [VZ], Split Value Plans [P1-PT, O1-OT, N1-NT, M1-MT, L1-LT, K1-KT, TA], In-Network Only [IN], Indemnity, Schedule and DHMO Plans).

PPO Provider Network Factor
All 1.010

<u>LINE 15</u> - ADJUSTMENT FACTOR FOR DENTALGUARD PLANS (Do not apply to Orthodontia)

A. To Convert to a different contract type with no DentalGuard options, apply these factors:

DentalGuard Type	Employee Factor	Dependent Factor
DentalGuard II	1.000	1.000
DentalGuard III	0.958	0.952
DentalGuard IV	0.940	0.936
DentalGuard 2000	0.940	0.936
a. DentalGuard Basic Plus	0.930	0.926
b. DentalGuard Basic	0.935	0.931

B. If any of the DentalGuard option below are chosen, follow appropriate directions below to develop correct factors.

						Adult	Child
				lable		Option	Option
	DENTALGUARD OPTIONS				DG2000	Factor	Factor
Α	Remove limit 3 deductible per family - not available if deductible waived for Preventive	Х	Х	Χ	Х	0.0000	0.0741
В	Limit oral examinations and fluoride treatments to once in 12 months	Х	Х	Χ	Х	0.0175	0.0377
С	Exclude coverage for sealants (in Preventive)	Х	Х	Х	Х	0.0000	0.0341
+ C1	Move Sealants from Preventive to Basic				Х	0.0000	0.0113
+ C2	Sealants as Preventive In Network, as Basic Out of Network				Х	0.0000	0.0081
+ D	Move all x-rays from Preventive to Basic	Х	Х	Χ	Х	0.0400	0.0400
+ D1	Move X-rays other than bitewings from Preventive to Basic				Х	0.0200	0.0200
+ D2	All X-rays as Preventive In Network, as Basic Out of Network				Х	0.0276	0.0276
+ D3	Bitewing X-rays as Preventive, all other X-rays as Basic In Network, all X-rays as Basic Out of Network				Х	0.0129	0.0129
+ E	Recementation of space maintainers and harmful habits Move to Basic	X	X	Χ	Х	0.0000	0.0020
+ F1	Move Endodontic Services from Basic to Major			Χ		0.0467	0.0145
+ F2	Move Endodontic Services, permanent teeth from Basic to Major	X	X		Х	0.0467	0.0145
+ F3	Move molar root canals from Basic to Major				Х	0.0266	0.0072
+ F4	Endodontics as Basic in Network, as Major Out of Network				Х	0.0303	0.0094
+ F5	Molar root canals as Basic In Network, as Major Out of Network				Х	0.0174	0.0046
+ G	Move Periodontic Services - (not surgical) from Basic to Major	Х	X	Χ	Х	0.0185	-0.0011
+ G0	Periodontic Services (non-surgical) as Basic In Network, as Major out of Network				Х	0.0109	-0.0008
G1	Periodontal Maintenance once every 6 months up to a max of 3 total cleanings annually	Х	х	Χ	Х	-0.0077	-0.0042
G2	Periodontal Maintenance once every 6 months up to a max of 4 total cleanings annually	Х	х	Χ	Х	-0.0077	-0.0042
G3	Periodontal Maintenance once every 4 months up to a max of 3 total cleanings annually	Х	х	Х	Х	-0.0103	-0.0044
G4	Periodontal Maintenance once every 4 months up to a max of 4 total cleanings annually	Х	х	Χ	Х	-0.0103	-0.0044
G5	Periodontal Maintenance once every 3 months up to a max of 4 total cleanings annually	Х	х	Χ	Х	-0.0123	-0.0038
+ G6	Periodontal Maintenance once every 6 months up to a max of 3 total cleanings annually,	Х	х	Х	Х	-0.0256	-0.0195
	from Basic to Preventive						
+ G7	Periodontal Maintenance once every 6 months up to a max of 4 total cleanings annually,	Х	х	Х	Х	-0.0256	-0.0195
	from Basic to Preventive						
+ G8	Periodontal Maintenance once every 4 months up to a max of 3 total cleanings annually,	Х	X	Х	Х	-0.0294	-0.0225
	from Basic to Preventive						
+ G9	Periodontal Maintenance once every 4 months up to a max of 4 total cleanings annually,	Х	x	Х	Х	-0.0294	-0.0225
	from Basic to Preventive						
+ GA	Periodontal Maintenance once every 3 months up to a max of 4 total cleanings annually,	Х	x	Х	Х	-0.0320	-0.0246
	from Basic to Preventive						
+ GB	Periodontal Maintenance once every 6 months up to a max of 2 total cleanings annually,	Х	х	Х	Х	-0.0239	-0.0189
	from Basic to Preventive						
+ GC	Periodontal Maintenance once every 6 months up to a max of 2 total cleanings annually,	Х	Х	Х	Х	0.0035	0.0002
	from Basic to Major					_	
+ GD	Periodontal Maintenance once every 3 months up to a max of 4 total cleanings annually,					-0.0240	-0.0184
	as Preventive In Network, as Basic Out of Network						

						Adult	Child
			Ava	ilable (on	Option	Option
CODE	DENTALGUARD OPTIONS	DGII	<u>DGIII</u>	<u>DGIV</u>	DG2000	Factor	<u>Factor</u>
+ H	Move Periodontic surgery from Basic to Major	X	Х	X	X	0.0115	0.0017
+ H1	Periodontic Surgery as Basic in Network, as Major Out of Network				X	0.0083	0.0013
+ 11	Move Oral Surgery from Basic to Major			X		0.0244	0.0350
+ 12	Move surgical extractions and other oral surgery from Basic to Major	X	Х		X	0.0158	0.0236
+ 13	Move non-surgical extractions only from Basic to Major	X	Х		X	0.0086	0.0114
+ 14	Surgical extractions and other oral surgery as Basic In Network, as Major Out of Network				X	0.0084	0.0127
+ 15	Non-surgical extractions as Basic In Network, as Major Out of Network				X	0.0057	0.0076
J	Exclude Anesthesia	X	Х	X	X	0.0078	0.0137
K	Limit full x-rays to once every 3 years rather than once in 5 years	X	Х	X	X	-0.0051	-0.0044
K1	Full mouth series and panoramic film cover once in 36 months In Network, once in 60 months Out of Network				X	-0.0032	-0.0028
L	Cover High Noble Metal on crowns & bridges				X	-0.0050	-0.0013
L1	Cover High Noble Metal on crowns & bridges In Network, Nobile Metal Out of Network				X	-0.0029	-0.0009
M	Five year replacement for all prosthetic devices/appliances		Х	X	X	-0.0140	-0.0047
M1	Five year replacement for all prosthetic devices/appliances In Network,				X	-0.0090	-0.0029
	ten year replacement for all prosthetic devices/appliances Out of Network						
N	No missing tooth exclusion	X	Х	X	X	-0.0350	-0.0350
0	Fluoride treatment up to age 19		Х	X	X	0.0000	-0.0111
01	Fluoride treatment - no age limit				X	-0.0100	-0.0100
02	Fluoride treatment - no age limit In Network, age 14 Out of Network				X	-0.0054	-0.0054
O3	Fluoride treatment - no age limit In Network, age 19 Out of Network				X	-0.0054	-0.0106
Р	Prophylaxis once every 3 consecutive months (currently every 6 months)	х	Х	X	X	-0.0160	-0.0271
P1	Cover Cleanings After the Max				X	-0.0075	-0.0075
P2	Prophylaxis 2 in 12 months					-0.0050	-0.0050
P3	Prophylaxis 2 in 12 months In Network, Prophylaxis 1 in 6 months Out of Network					-0.0026	-0.0026
+ Q1	Move single crowns from Major to Basic	X	Х	X	X	-0.1110	-0.0314
+ Q2	Move Inlays, Onlays, Veneers, Post from Major to Basic	X	Х	X	X	-0.0200	-0.0052
+ R	Move repairs and maintenance of crowns, bridges and dentures from Basic Major	Х	Χ		X	0.0020	0.0001
+ S	Move anesthesia from Basic to Major	X	Х	X	X	0.0030	0.0049
+ S1	General Anesthesia as Basic In Network, as Major Out of Network				X	0.0017	0.0028
Т	Transferred business deductible - only credit last 90 days			X		0.0140	0.0140
U	Benefit After Termination - Crowns: Cut off benefits			Х		0.0002	
W	Posterior Composite Fillings: not cut back to cost of amalgam filings				X	-0.0300	
W1	Posterior Composite Fillings: not cut back to cost of amalgam filings - In Network Only				X	-0.0150	
Υ	Porcelain covered on all teeth				X	-0.0030	-0.0011
Y1	Porcelain covered on all teeth In Network, Porcelain covered on anterior and bicuspid teeth only Out of Network				Х	-0.0017	
Z1	Vizilite covered as Preventive				Х	-0.0030	
Z2	Vizilite covered as Basic				Х	-0.0021	
+ Z3	Vizilite covered as Preventive In Network, as Basic Out of Network				Х	-0.0026	-0.0026

						Adult	Child
			Avai	ilable (on	Option	Option
CODE	UCR OPTIONS	<u>DGII</u>	DGIII	<u>DGIV</u>	DG2000	Factor	Factor
50	50th Percentile - Including equivalent maximum allowable charge schedule	Х	Χ	Χ	Х	0.0877	0.0877
70	70th Percentile - Including equivalent maximum allowable charge schedule	Х	Χ	X	Х	0.0407	0.0407
75	75th Percentile - Including equivalent maximum allowable charge schedule	Х	Χ	Χ	Х	0.0312	0.0312
80	80th Percentile - Including equivalent maximum allowable charge schedule	Х	Χ	Χ	Х	0.0210	0.0210
85	85th Percentile - Including equivalent maximum allowable charge schedule	Х	Χ	X	Х	0.0105	0.0105
90	90th Percentile - Including equivalent maximum allowable charge schedule	Х	Χ	X	Х	0.0000	0.0000
95	95th Percentile - Including equivalent maximum allowable charge schedule	Х	Χ	X	Х	-0.0150	-0.0150
96	135% of the 95th Percentile	Х	Χ	Χ	Х	-0.0400	-0.0400

^{*} UCR Factors listed are for indemnity plans. The factors for PPO plans are 2/3 the indemnity factors

C1 - Indemnity

Discount factor adjustments for the DG options that move services (denoted with a +) from Basic to Major or from Preventive to Basic (vice-versa) are derived as follows:

Basic to Major (or vice-versa) Options - Discount Factor Adj. =	[Basic coins.% - Major coins.%]	x [100/80/50 starting rate]
	30	(P/B/M starting rate)*
Preventive to Basic (or vice-versa) Options - Discount Factor Adj. =	[Prev coins.% - Basic coins.%] x	[100/80/50 starting rate]
	20	(P/B/M starting rate)*

^{*} Note: For both formulas, the P/B/M starting rate is the base rate derived for Line 1.

For DG options where the discount factor adjustment does not apply, assume the discount adjustment factor = 1.

To calculate your Adult and Child factors to be applied to the rates, do the following:

Adult Final Adj. = [DG Type Adult Factor] x [1 - sum of (Adult Option Factor x Discount Factor Adj.)]

Child Final Adj. = [DG Type Child Factor] x [1 - sum of (Child Option Factor x Discount Factor Adj.)]

C2 - PPO ADJUSTMENT FACTORS (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors do NOT apply to the following DG options:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

	Prev. to	Basic to	ſ	Prev. to	Basic to		Prev. to	Basic to		Prev. to	Basic to
Plan	Basic	Major	Plan	Basic	Major	Plan	Basic	Major	Plan	Basic	Major
Type	Factor	Factor	Type	Factor	Factor	Type	Factor	Factor	Type	Factor	Factor
Z1	0.656	1.053	YP	0.447	1.038	WK	0.000	3.353	UF	2.986	2.566
Z2	0.156	1.012	YQ	0.642	1.157	WL	0.712	2.040	UG	3.079	3.223
Z3	0.164	1.137	YR	0.465	1.143	WM	0.905	1.949	UH	1.281	3.006
Z4	0.000	1.221	YS	0.980	0.873	WN	2.180	0.243	UI	0.867	1.758
Z 5	0.000	1.022	YT	1.088	1.088	wo	2.199	0.385	UJ	0.000	3.351
Z6	0.000	1.426	X1	0.615	1.059	WP	0.385	1.042	UK	0.000	3.282
Z 7	0.772	1.117	X2	0.174	1.006	WQ	0.713	1.157	UL	0.664	2.031
Z8	0.384	0.967	Х3	0.183	1.146	WR	0.510	1.142	UM	0.878	1.930
Z9	4.764	2.788	X4	0.000	1.240	WS	1.031	0.870	UN	2.097	0.269
Z0	1.475	3.636	X5	0.000	1.016	WT	1.098	1.098	UO	2.119	0.426
ZA	2.443	1.098	X6	0.000	1.418	V1	0.677	1.050	UP	0.426	1.039
ZB	1.214	2.528	X7	0.788	1.109	V2	0.146	1.016	UQ	0.665	1.157
ZC ZD	0.901	3.784	X8	0.357 4.734	0.974	V3	0.154	1.133	UR US	0.480	1.143
ZE	0.812 0.000	0.967 3.408	X9 X0	1.468	2.795 3.638	V4 V5	0.000	1.212 1.024	UT	0.997 1.091	0.872 1.091
ZF	2.986	2.566	XA	2.340	1.091	V5	0.000	1.430	TA	3.102	2.416
ZG	3.079	3.223	XB	1.199	2.419	V6 V7	0.763	1.121	TD	1.188	2.022
ZH	1.281	3.006	XC	0.845	3.799	V8	0.703	0.964	A1	0.502	1.076
ZI	0.867	1.758	XD	0.789	0.963	V9	4.779	2.784	A2	0.207	0.994
ZJ	0.000	3.351	XE	0.000	3.350	V0	1.478	3.635	A3	0.217	1.160
ZK	0.000	3.282	XF	2.856	2.534	VA	2.495	1.102	A4	0.000	1.271
ZL	0.664	2.031	XG	2.957	3.254	VB	1.222	2.583	A5	0.000	1.006
ZM	0.878	1.930	XH	1.273	2.943	VC	0.929	3.777	A6	0.000	1.403
ZN	2.097	0.269	ΧI	0.839	1.723	VD	0.823	0.969	A7	0.816	1.094
ZO	2.119	0.426	XJ	0.000	3.287	VE	0.000	3.438	A8	0.309	0.987
ZP	0.426	1.039	XK	0.000	3.211	VF	3.052	2.582	AA	2.160	1.079
ZQ	0.665	1.157	XL	0.617	2.023	VG	3.139	3.207	AB	1.172	2.228
ZR	0.480	1.143	XM	0.851	1.912	VH	1.286	3.038	AD	0.750	0.957
ZS	0.997	0.872	XN	2.015	0.295	VI	0.881	1.776	ΑI	0.790	1.662
ZT	1.091	1.091	XO	2.039	0.467	VJ	0.000	3.383	AL	0.534	2.007
Y1	0.636	1.056	XP	0.467	1.037	VK	0.000	3.317	AM	0.804	1.880
Y2	0.165	1.009	XQ	0.618	1.156	VL	0.688	2.036	AN	1.872	0.341
Y3	0.173	1.142	XR	0.450	1.144	VM	0.892	1.940	AO	1.900	0.539
Y4	0.000	1.231	XS	0.963	0.874	VN	2.138	0.256	AP	0.539	1.032
Y5	0.000	1.019	XT	1.085	1.085	VO	2.159	0.406	AQ	0.535	1.156
Y6	0.000	1.422	W1	0.697	1.046	VP	0.406	1.041	AR	0.397	1.145
Y7 Y8	0.780 0.370	1.113 0.971	W2 W3	0.137 0.144	1.019 1.129	VQ VR	0.689 0.495	1.157 1.143	AS AT	0.903 1.073	0.878 1.073
Y9	4.749	2.791	W4	0.000	1.129	VS	1.014	0.871	B1	0.574	1.073
Y0	1.471	3.637	W5	0.000	1.027	VT	1.014	1.095	B2	0.193	0.999
YA	2.391	1.095	W6	0.000	1.434	U1	0.656	1.053	B3	0.203	1.154
YB	1.207	2.474	W7	0.755	1.125	U2	0.156	1.012	B4	0.000	1.258
YC	0.873	3.792	W8	0.411	0.960	U3	0.164	1.137	B5	0.000	1.010
YD	0.800	0.965	W9	4.794	2.780	U4	0.000	1.221	B6	0.000	1.409
YE	0.000	3.379	Wo	1.482	3.634	U5	0.000	1.022	B7	0.804	1.100
YF	2.921	2.550	WA	2.546	1.105	U6	0.000	1.426	В8	0.329	0.982
YG	3.018	3.238	WB	1.230	2.637	U7	0.772	1.117	ВА	2.237	1.084
ΥH	1.277	2.975	WC	0.957	3.770	U8	0.384	0.967	BB	1.184	2.310
ΥI	0.853	1.741	WD	0.834	0.971	U9	4.764	2.788	BD	0.767	0.959
YJ	0.000	3.319	WE	0.000	3.467	U0	1.475	3.636			
YK	0.000	3.247	WF	3.117	2.598	UA	2.443	1.098			
YL	0.641	2.027	WG	3.200	3.191	UB	1.214	2.528			
ΥM	0.865	1.921	WH	1.290	3.069	UC	0.901	3.784			
YN	2.056	0.282	WI	0.895	1.793	UD	0.812	0.967			
YO	2.079	0.447	WJ	0.000	3.415	UE	0.000	3.408			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

C2 - PPO ADJUSTMENT FACTORS (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors do NOT apply to the following DG options:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

	D 4-	D! - 4 -	ī	D 1-	D! - 4 -	ī	D 1.	D!- 4-	ī	D 1.	D! - 4 -
Diam	Prev. to	Basic to	Diam		Basic to	Plan	Prev. to		Plan	Prev. to	Basic to
Plan Type	Basic Factor	Major Factor	Plan Type	Basic Factor	Major Factor	Type	Basic Factor	Major Factor	Type	Basic Factor	Major Factor
BI	0.811	1.688	E3	0.222	1.162	GL	0.626	2.024	R2	0.220	0.989
BL	0.569	2.014	E4	0.000	1.276	GM	0.857	1.916	R3	0.231	1.166
BM	0.824	1.894	E5	0.000	1.005	GN	2.032	0.290	R4	0.000	1.284
BN	1.933	0.321	E6	0.000	1.401	GO	2.055	0.459	R5	0.000	1.002
ВО	1.960	0.508	E7	0.821	1.092	GP	0.459	1.037	R6	0.000	1.397
BP	0.508	1.034	E8	0.302	0.989	GQ	0.627	1.157	R7	0.828	1.088
BQ	0.570	1.156	EA	2.134	1.077	GR	0.456	1.144	R8	0.289	0.992
BR	0.420	1.144	EB	1.168	2.201	GS	0.970	0.874	RA	2.087	1.074
BS	0.929	0.876	ED	0.744	0.956	GT	1.086	1.086	RB	1.162	2.152
BT	1.078	1.078	EI	0.783	1.653	H1	0.556	1.068	RD	0.734	0.954
C1	0.574	1.065	EL	0.522	2.005	H2	0.201	0.996	RI	0.771	1.638
C2	0.193	0.999	EM	0.797	1.875	Н3	0.211	1.158	RL	0.501	2.001
C3	0.203	1.154	EN	1.851	0.347	H4	0.000	1.266	RM	0.785	1.867
C4	0.000	1.258	EO	1.880	0.549	H5	0.000	1.008	RN	1.814	0.359
C5	0.000	1.010	EP	0.549	1.031	H6	0.000	1.405	RO	1.844	0.567
C6	0.000	1.409	EQ	0.523	1.156	H7	0.812	1.097	RP	0.567	1.030
C7	0.804	1.100	ER	0.390	1.145	H8	0.317	0.985	RQ	0.501	1.156
C8	0.329	0.982	ES	0.895	0.878	HA	2.190	1.081	RR	0.376	1.145
CA	2.237	1.084	ET	1.072	1.072	HB	1.177	2.261	RS	0.880	0.879
CB	1.184	2.310	F1	0.533	1.072	HD	0.757	0.958	RT	1.069	1.069
CD	0.767	0.959	F2	0.211	0.992	HI	0.799	1.674	P1	0.656	1.053
CI	0.811	1.688	F3	0.222	1.162	HL	0.548	2.010	P2	0.156	1.012
CL	0.569	2.014	F4	0.000	1.276	HM	0.812	1.885	P3	0.164	1.137
CM	0.824	1.894	F5	0.000	1.005	HN	1.896	0.333	P4	0.000	1.221
CN	1.933	0.321	F6	0.000	1.401	НО	1.924	0.526	P5	0.000	1.022
CO	1.960	0.508	F7	0.821	1.092	HP	0.526	1.033	P6	0.000	1.426
CP	0.508	1.034	F8	0.302	0.989	HQ	0.549	1.156	P7	0.772	1.117
CQ	0.570	1.156	FA	2.134	1.077	HR	0.406	1.145	P8	0.384	0.967
CR	0.420	1.144	FB	1.168	2.201	HS	0.914	0.877	P9	4.764	2.788
CS	0.929	0.876	FD	0.744	0.956	HT	1.075	1.075	P0	1.475	3.636
CT	1.078	1.078	FI	0.783	1.653	Q1	0.623	1.058	PA	2.443	1.098
D1	0.502	1.076	FL	0.522	2.005	Q2	0.170	1.007	PB	1.214	2.528
D2	0.225	0.987	FM	0.797	1.875	Q3	0.179	1.144	PC	0.901	3.784
D3	0.237	1.168	FN	1.851	0.347	Q4	0.000	1.236	PD	0.812	0.967
D4	0.000	1.290	FO	1.880	0.549	Q5	0.000	1.017	PE	0.000	3.408
D5	0.000	1.001	FP	0.549	1.031	Q6	0.000	1.419	PF	2.986	2.566
D6	0.000	1.395	FQ	0.523	1.156	Q7	0.785	1.110	PG	3.079	3.223
D7	0.833	1.086	FR	0.390	1.145	Q8	0.362	0.973	PH	1.281	3.006
D8	0.281	0.994	FS	0.895	0.878	QA	2.361	1.093	PI	0.867	1.758
DD	0.727	0.953	FT	1.072	1.072	QB	1.202	2.441	PJ	0.000	3.351
DI	0.762	1.627	G1	0.623	1.058	QD	0.794	0.964	PK	0.000	3.282
DL	0.486	1.999	G2	0.170	1.007	QI	0.845	1.730	PL	0.664	2.031
DM	0.777	1.861	G3	0.179	1.144	QL	0.626	2.024	PM	0.878	1.930
DN	1.790	0.367	G4	0.000	1.236	QM	0.857	1.916	PN	2.097	0.269
DO	1.820	0.580	G5	0.000	1.017	QN	2.032	0.290	PO	2.119	0.426
DP	0.580	1.029	G6	0.000	1.419	QO	2.055	0.459	PP	0.426	1.039
DQ	0.487	1.156	G7	0.785	1.110	QP	0.459	1.037	PQ	0.665	1.157
DR	0.367	1.145	G8	0.362	0.973	QQ	0.627	1.157	PR	0.480	1.143
DS	0.869	0.880	GA	2.361	1.093	QR	0.456	1.144	PS	0.997	0.872
DT	1.067	1.067	GB	1.202	2.441	QS	0.969	0.874	PT	1.091	1.091
E1	0.533	1.072	GD	0.794	0.964	QT	1.086	1.086	01	0.636	1.056
E2	0.211	0.992	GI	0.845	1.730	R1	0.515	1.074	02	0.165	1.009

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors do NOT apply to the following DG options:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

	Drov to	Pagia to	ı	Drov to	Pagia ta	I	Drov to	Basic to	ı	Drov to	Pagia to
Plan	Prev. to Basic	Basic to Major	Plan	Basic	Basic to Major	Plan	Basic	Major	Plan	Basic	Basic to Major
Type	Factor	Factor	Туре	Factor	Factor	Туре	Factor	Factor	Туре	Factor	Factor
O3	0.173	1.142	NN	2.015	0.295	LE	0.000	3.438	16	4.145	0.940
04	0.000	1.231	NO	2.039	0.467	LF	3.052	2.582	17	0.779	1.273
O5	0.000	1.019	NP	0.467	1.037	LG	3.139	3.207	18	0.822	1.669
O6	0.000	1.422	NQ	0.618	1.156	LH	1.286	3.038	19	1.427	1.484
07	0.780	1.113	NR	0.450	1.144	LI	0.881	1.776	IA	1.006	1.851
08	0.370	0.971	NS	0.963	0.874	LJ	0.000	3.383	ΙB	1.000	1.000
O9	4.749	2.791	NT	1.085	1.085	LK	0.000	3.317	01	0.677	1.050
00	1.471	3.637	M1	0.697	1.046	LL	0.688	2.036	02	0.146	0.990
OA	2.391	1.095	M2	0.137	1.019	LM	0.892	1.940	03	0.154	1.108
OB	1.207	2.474	М3	0.144	1.129	LN	2.138	0.256	04	0.000	1.187
OC	0.873	3.792	M4	0.000	1.203	LO	2.159	0.406	05	0.000	0.999
OD	0.800	0.965	M5	0.000	1.027	LP	0.406	1.041	06	0.000	1.409
OE	0.000	3.379	M6	0.000	1.434	LQ	0.689	1.157	07	0.760	1.115
OF	2.921	2.550	M7	0.755	1.125	LR	0.495	1.143	80	0.391	0.955
OG	3.018	3.238	M8	0.411	0.960	LS	1.014	0.871	09	5.579	3.210
OH	1.277	2.975	M9	4.794	2.780	LT K1	1.095	1.095	00	1.581	3.874
OJ OJ	0.853 0.000	1.741 3.319	M0 MA	1.482 2.546	3.634 1.105	K2	0.656 0.156	1.053 1.012	0A 0B	2.734 1.307	1.182 2.810
OK	0.000	3.247	MB	1.230	2.637	K3	0.164	1.137	OC	1.026	4.035
OL	0.641	2.027	MC	0.957	3.770	K4	0.000	1.137	0D	0.823	0.969
OM	0.865	1.921	MD	0.834	0.971	K5	0.000	1.022	0E	0.023	3.568
ON	2.056	0.282	ME	0.000	3.467	K6	0.000	1.426	0F	3.646	2.978
00	2.079	0.447	MF	3.117	2.598	K7	0.772	1.117	0G	3.733	3.602
OP	0.447	1.038	MG	3.200	3.191	K8	0.384	0.967	0H	1.371	3.265
OQ	0.642	1.157	МН	1.290	3.069	K9	4.764	2.788	01	0.910	1.828
OR	0.465	1.143	MI	0.895	1.793	K0	1.475	3.636	0J	0.000	3.514
os	0.980	0.873	MJ	0.000	3.415	KA	2.443	1.098	0K	0.000	3.448
OT	1.088	1.088	MK	0.000	3.353	KB	1.214	2.528	0L	0.717	2.088
N1	0.615	1.059	ML	0.712	2.040	KC	0.901	3.784	0M	0.920	1.992
N2	0.174	1.006	MM	0.905	1.949	KD	0.812	0.967	0N	2.223	0.256
N3	0.183	1.146	MN	2.180	0.243	KE	0.000	3.408	00	2.243	0.406
N4	0.000	1.240	MO	2.199	0.385	KF	2.986	2.566	0P	0.406	1.018
N5	0.000	1.016	MP	0.385	1.042	KG	3.079	3.223	0Q	0.697	1.164
N6	0.000	1.418	MQ	0.713	1.157	KH	1.281	3.006	0R	0.492	1.138
N7	0.788	1.109	MR	0.510	1.142	KI	0.867	1.758	0S	1.020	0.875
N8	0.357	0.974	MS	1.031	0.870	KJ	0.000	3.351	0T	1.102	1.102
N9	4.734	2.795 3.638	MT	1.098	1.098	KK	0.000	3.282	11 12	0.677	1.050
N0 NA	1.468 2.340	1.091	L1 L2	0.677 0.146	1.050 1.016	KL KM	0.664 0.878	2.031 1.930	13	0.146 0.154	0.990 1.108
NB	1.199	2.419	L3	0.146	1.133	KN	2.097	0.269	14	0.134	1.187
NC	0.845	3.799	L4	0.000	1.212	KO	2.119	0.426	15	0.000	0.999
ND	0.789	0.963	L5	0.000	1.024	KP	0.426	1.039	16	0.000	1.409
NE	0.000	3.350	L6	0.000	1.430	KQ	0.665	1.157	17	0.760	1.115
NF	2.856	2.534	L7	0.763	1.121	KR	0.480	1.143	18	0.391	0.955
NG	2.957	3.254	L8	0.398	0.964	KS	0.997	0.872	19	5.586	3.214
NH	1.273	2.943	L9	4.779	2.784	KT	1.091	1.091	10	1.582	3.877
NI	0.839	1.723	LO	1.478	3.635	11	1.322	1.165	1A	2.735	1.182
NJ	0.000	3.287	LA	2.495	1.102	12	0.956	1.195	1B	1.308	2.813
NK	0.000	3.211	LB	1.222	2.583	13	1.980	1.529			
NL	0.617	2.023	LC	0.929	3.777	14	1.480	1.302			
NM	0.851	1.912	LD	0.823	0.969	15	0.835	2.269			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors do NOT apply to the following DG options:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

Plan Type	Prev. to Basic Factor	Basic to Major Factor	Plan Type	Prev. to Basic Factor	Basic to Major Factor	Plan Type	Prev. to Basic Factor	Basic to Major Factor
1C	1.027	4.039	2N	1.851	0.347	5V	1.704	0.000
1D	0.823	0.969	20	1.880	0.549	5W	1.059	0.000
1E	0.000	3.570	2P	0.549	1.031	5X	2.084	0.000
1F	3.651	2.981	2Q	0.523	1.156	5Y	0.000	0.000
1G	3.738	3.606	2R	0.390	1.145	6U	0.356	0.000
1H	1.372	3.268	2S	0.895	0.878	6V	1.739	0.000
11	0.910	1.829	2T	1.072	1.072	6W	1.096	0.000
1J	0.000	3.516	31	0.533	1.072	7U	0.329	0.000
1K	0.000	3.450	32	0.211	0.992	7V	1.782	0.000
1L	0.717	2.089	33	0.222	1.162	7W	1.107	0.000
1M	0.920	1.993	34	0.000	1.276	8U	0.334	0.000
1N	2.223	0.256	35	0.000	1.005	8V	2.221	0.000
10	2.243	0.406	36	0.000	1.401	8W	1.397	0.000
1P	0.406	1.018	37	0.821	1.092	9U	0.308	0.000
1Q	0.697	1.165	38	0.302	0.989	9V	2.240	0.000
1R	0.492	1.138	3A	2.134	1.077	9W	1.395	0.000
1S	1.020	0.875	3B	1.168	2.201	9X	1.879	0.000
1T	1.102	1.102	3D	0.744	0.956	EU	0.338	0.000
21	0.533	1.072	31	0.783	1.653	EV	1.651	0.000
22	0.211	0.992	3L	0.522	2.005	EW	1.055	0.000
23	0.222	1.162	ЗМ	0.797	1.875	GU	0.311	0.000
24	0.000	1.276	3N	1.851	0.347	GV	1.688	0.000
25	0.000	1.005	30	1.880	0.549	GW	1.064	0.000
26	0.000	1.401	3P	0.549	1.031	IX	2.031	0.000
27	0.821	1.092	3Q	0.523	1.156	ΙY	0.000	0.000
28	0.302	0.989	3R	0.390	1.145	JX	1.848	0.000
2A	2.134	1.077	3S	0.895	0.878	SX	2.084	0.000
2B	1.168	2.201	3T	1.072	1.072	SY	0.000	0.000
2D	0.744	0.956	4U	0.352	0.000	TX	1.879	0.000
21	0.783	1.653	4V	1.766	0.000			
2L	0.522	2.005	4W	1.091	0.000			
2M	0.797	1.875	5U	0.325	0.000			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors apply to the following DG options ONLY:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

Plan Basic Plan Basic Plan Basic Plan Plan
Z1 1.074 1.074 YP 0.000 1.199 WK 0.000 3.962 UF 4.116 2.744 Z2 0.000 1.152 YQ 1.336 NB WL 1.146 2.101 UG 4.116 2.744 Z3 0.000 1.152 YR 0.817 1.270 WM 1.146 2.101 UH 1.318 3.515 Z4 0.000 1.152 YT 1.336 0.970 WN 2.994 0.000 UJ 0.000 4.052 Z6 0.000 1.636 X1 1.074 1.074 WP 0.000 UJ 0.000 4.052 Z6 0.000 1.636 X1 1.074 1.074 WP 0.000 1.097 UK 0.000 4.052 Z8 0.755 1.006 X3 0.000 1.238 WR 0.373 1.136 UM 1.195 2.191 Z9 5.661 3.019 X4
Z2 0.000 1.152 YQ 1.336 1.336 WL 1.146 2.101 UG 4.116 2.744 Z3 0.000 1.152 YR 0.817 1.270 WM 1.146 2.101 UH 1.318 3.515 Z4 0.000 1.152 YR 1.866 0.970 WN 2.994 0.000 UI 1.318 3.515 Z5 0.000 1.152 YT 1.336 1.336 WO 2.994 0.000 UJ 0.000 4.052 Z6 0.000 1.636 X1 1.074 1.074 WP 0.000 1.097 UK 0.000 4.156 Z7 0.663 1.325 X2 0.000 1.238 WR 0.730 1.136 UM 1.195 2.191 Z8 0.5661 3.019 X4 0.000 1.238 WS 1.285 0.857 UN 3.090 0.000 Z0 1.606 <t< th=""></t<>
Z3 0.000 1.152 YR 0.817 1.270 WM 1.146 2.101 UH 1.318 3.515 Z4 0.000 1.152 YS 1.456 0.970 WN 2.994 0.000 UI 1.195 2.191 Z5 0.000 1.152 YT 1.336 NO 2.994 0.000 UJ 0.000 4.052 Z6 0.000 1.636 X1 1.074 1.074 WP 0.000 1.097 UK 0.000 4.156 Z7 0.663 1.325 X2 0.000 1.238 WR 0.730 1.136 UM 1.195 2.191 Z8 0.755 1.006 X3 0.000 1.238 WR 1.285 UN 3.090 0.000 ZA 4.049 1.350 X6 0.000 1.785 V1 1.021 1.021 UP 0.000 1.097 ZB 1.400 3.732 X7 0.
Z4 0.000 1.152 YS 1.456 0.970 WN 2.994 0.000 UI 1.195 2.191 Z5 0.000 1.152 YT 1.336 1.336 WO 2.994 0.000 UJ 0.000 4.052 Z6 0.000 1.636 X1 1.074 1.074 WP 0.000 1.097 UK 0.000 4.156 Z7 0.663 1.325 X2 0.000 1.152 WQ 1.177 UL 1.195 2.191 Z8 0.755 1.006 X3 0.000 1.238 WR 0.730 1.136 UM 1.195 2.191 Z9 5.661 3.019 X4 0.000 1.238 WS 1.285 0.857 UN 3.090 0.000 ZA 4.049 1.350 X6 0.000 1.238 WT 1.177 1.177 UO 3.090 0.000 ZB 1.400 3.732 <td< td=""></td<>
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ZL 1.252 2.296 XG 5.422 3.615 VB 1.292 3.445 A5 0.000 1.097 ZM 1.252 2.296 XH 1.563 4.167 VC 1.292 3.445 A6 0.000 1.549 ZN 3.334 0.000 XI 1.382 2.534 VD 1.021 A7 0.621 1.241 ZO 3.334 0.000 XJ 0.000 4.588 VE 0.000 3.888 A8 0.708 0.944 ZP 0.000 1.152 XK 0.000 4.706 VF 4.056 2.704 AA 3.534 1.178 ZQ 1.272 1.272 XL 1.382 2.534 VG 4.056 2.704 AB 1.263 3.369 ZR 0.781 1.214 XM 1.382 2.534 VH 1.292 3.445 AD 1.000 1.000 ZS 1.388 0.925 <td< td=""></td<>
ZM 1.252 2.296 XH 1.563 4.167 VC 1.292 3.445 A6 0.000 1.549 ZN 3.334 0.000 XI 1.382 2.534 VD 1.021 A7 0.621 1.241 ZO 3.334 0.000 XJ 0.000 4.588 VE 0.000 3.888 A8 0.708 0.944 ZP 0.000 1.152 XK 0.000 4.706 VF 4.056 2.704 AA 3.534 1.178 ZQ 1.272 1.272 XL 1.382 2.534 VG 4.056 2.704 AB 1.263 3.369 ZR 0.781 1.214 XM 1.382 2.534 VH 1.292 3.445 AD 1.000 1.000 ZS 1.388 0.925 XN 3.694 0.000 VI 1.171 2.147 AI 1.146 2.101 Y1 1.125 XP 0.
ZN 3.334 0.000 XI 1.382 2.534 VD 1.021 1.021 A7 0.621 1.241 ZO 3.334 0.000 XJ 0.000 4.588 VE 0.000 3.888 A8 0.708 0.944 ZP 0.000 1.152 XK 0.000 4.706 VF 4.056 2.704 AA 3.534 1.178 ZQ 1.272 1.272 XL 1.382 2.534 VG 4.056 2.704 AB 1.263 3.369 ZR 0.781 1.214 XM 1.382 2.534 VH 1.292 3.445 AD 1.000 1.000 ZS 1.388 0.925 XN 3.694 0.000 VI 1.171 2.147 AI 1.146 2.101 ZT 1.272 XO 3.694 0.000 VJ 0.000 3.961 AL 1.146 2.101 Y1 1.125 XP 0.
ZO 3.334 0.000 XJ 0.000 4.588 VE 0.000 3.888 A8 0.708 0.944 ZP 0.000 1.152 XK 0.000 4.706 VF 4.056 2.704 AA 3.534 1.178 ZQ 1.272 1.272 XL 1.382 2.534 VG 4.056 2.704 AB 1.263 3.369 ZR 0.781 1.214 XM 1.382 2.534 VH 1.292 3.445 AD 1.000 1.000 ZS 1.388 0.925 XN 3.694 0.000 VI 1.171 2.147 AI 1.146 2.101 ZT 1.272 1.272 XO 3.694 0.000 VJ 0.000 3.961 AL 1.146 2.101 Y1 1.125 XP 0.000 1.152 VK 0.000 4.063 AM 1.146 2.101 Y2 0.000 1.199 <td< td=""></td<>
ZP 0.000 1.152 XK 0.000 4.706 VF 4.056 2.704 AA 3.534 1.178 ZQ 1.272 1.272 XL 1.382 2.534 VG 4.056 2.704 AB 1.263 3.369 ZR 0.781 1.214 XM 1.382 2.534 VH 1.292 3.445 AD 1.000 1.000 ZS 1.388 0.925 XN 3.694 0.000 VI 1.171 2.147 AI 1.146 2.101 ZT 1.272 1.272 XO 3.694 0.000 VJ 0.000 3.961 AL 1.146 2.101 Y1 1.125 XP 0.000 1.152 VK 0.000 4.063 AM 1.146 2.101 Y2 0.000 1.199 XQ 1.390 1.390 VL 1.171 2.147 AN 2.994 0.000 Y3 0.000 1.199 <td< td=""></td<>
ZQ 1.272 1.272 XL 1.382 2.534 VG 4.056 2.704 AB 1.263 3.369 ZR 0.781 1.214 XM 1.382 2.534 VH 1.292 3.445 AD 1.000 1.000 ZS 1.388 0.925 XN 3.694 0.000 VI 1.171 2.147 AI 1.146 2.101 ZT 1.272 1.272 XO 3.694 0.000 VJ 0.000 3.961 AL 1.146 2.101 Y1 1.125 XP 0.000 1.152 VK 0.000 4.063 AM 1.146 2.101 Y2 0.000 1.199 XQ 1.390 1.390 VL 1.171 2.147 AN 2.994 0.000 Y3 0.000 1.199 XR 0.847 1.318 VM 1.171 2.147 AO 2.994 0.000
ZR 0.781 1.214 XM 1.382 2.534 VH 1.292 3.445 AD 1.000 1.000 ZS 1.388 0.925 XN 3.694 0.000 VI 1.171 2.147 AI 1.146 2.101 ZT 1.272 1.272 XO 3.694 0.000 VJ 0.000 3.961 AL 1.146 2.101 Y1 1.125 1.125 XP 0.000 1.152 VK 0.000 4.063 AM 1.146 2.101 Y2 0.000 1.199 XQ 1.390 VL 1.171 2.147 AN 2.994 0.000 Y3 0.000 1.199 XR 0.847 1.318 VM 1.171 2.147 AO 2.994 0.000
ZS 1.388 0.925 XN 3.694 0.000 VI 1.171 2.147 AI 1.146 2.101 ZT 1.272 1.272 XO 3.694 0.000 VJ 0.000 3.961 AL 1.146 2.101 Y1 1.125 1.125 XP 0.000 1.152 VK 0.000 4.063 AM 1.146 2.101 Y2 0.000 1.199 XQ 1.390 1.390 VL 1.171 2.147 AN 2.994 0.000 Y3 0.000 1.199 XR 0.847 1.318 VM 1.171 2.147 AO 2.994 0.000
ZT 1.272 1.272 XO 3.694 0.000 VJ 0.000 3.961 AL 1.146 2.101 Y1 1.125 1.125 XP 0.000 1.152 VK 0.000 4.063 AM 1.146 2.101 Y2 0.000 1.199 XQ 1.390 VL 1.171 2.147 AN 2.994 0.000 Y3 0.000 1.199 XR 0.847 1.318 VM 1.171 2.147 AO 2.994 0.000
Y1 1.125 1.125 XP 0.000 1.152 VK 0.000 4.063 AM 1.146 2.101 Y2 0.000 1.199 XQ 1.390 VL 1.171 2.147 AN 2.994 0.000 Y3 0.000 1.199 XR 0.847 1.318 VM 1.171 2.147 AO 2.994 0.000
Y3 0.000 1.199 XR 0.847 1.318 VM 1.171 2.147 AO 2.994 0.000
Y4 0.000 1.199 XS 1.513 1.009 VN 3.043 0.000 AP 0.000 1.097
Y5 0.000 1.199 XT 1.390 1.390 VO 3.043 0.000 AQ 1.177 1.177
Y6 0.000 1.706 W1 1.000 1.000 VP 0.000 1.122 AR 0.730 1.136
Y7 0.693 1.386 W2 0.000 1.097 VQ 1.201 1.201 AS 1.285 0.857 Y8 0.788 1.051 W3 0.000 1.097 VR 0.746 1.160 AT 1.177 1.177
Y9 6.166 3.289 W4 0.000 1.097 VS 1.311 0.874 B1 1.000 1.000
Y0 1.708 3.986 W5 0.000 1.097 VT 1.201 1.201 B2 0.000 1.097
YA 4.336 1.445 W6 0.000 1.549 U1 1.000 1.000 B3 0.000 1.097
YB 1.487 3.964 W7 0.621 1.241 U2 0.000 1.097 B4 0.000 1.097
YC 1.487 3.964 W8 0.708 0.944 U3 0.000 1.147 B5 0.000 1.097
YD 1.125 1.125 W9 4.742 2.529 U4 0.000 1.147 B6 0.000 1.549
YE 0.000 4.312 W0 1.445 3.371 U5 0.000 1.147 B7 0.621 1.241
YF 5.074 3.382 WA 3.534 1.178 U6 0.000 1.620 B8 0.708 0.944
YG 5.074 3.382 WB 1.263 3.369 U7 0.621 1.241 BA 3.534 1.178
YH 1.487 3.964 WC 1.263 3.369 U8 0.738 0.984 BB 1.263 3.369
YI 1.322 2.424 WD 1.000 1.000 U9 4.875 2.600 BD 1.000 1.000 YJ 0.000 4.393 WE 0.000 3.791 U0 1.506 3.514
YK 0.000 4.507 WF 3.991 2.661 UA 3.646 1.215
YL 1.322 2.424 WG 3.991 2.661 UB 1.263 3.369
YM 1.322 2.424 WH 1.263 3.369 UC 1.318 3.515
YN 3.528 0.000 WI 1.146 2.101 UD 1.000 1.000
YO 3.528 0.000 WJ 0.000 3.863 UE 0.000 3.977

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors apply to the following DG options ONLY:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

	Prev. to	Basic to	Ī	Prev. to	Basic to		Prev. to	Basic to	Ī	Prev. to	Basic to
Plan	Basic	Major									
Type	Factor	Factor	Туре	Factor	Factor	Type	Factor	Factor	Туре	Factor	Factor
BI	1.146	2.101	E3	0.000	1.152	GL	1.252	2.296	R2	0.000	1.097
BL	1.146	2.101	E4	0.000	1.152	GM	1.252	2.296	R3	0.000	1.097
BM	1.146	2.101	E5	0.000	1.152	GN	3.334	0.000	R4	0.000	1.097
BN	2.994	0.000	E6	0.000	1.636	GO	3.334	0.000	R5	0.000	1.097
ВО	2.994	0.000	E7	0.663	1.325	GP	0.000	1.152	R6	0.000	1.549
BP	0.000	1.097	E8	0.755	1.006	GQ	1.272	1.272	R7	0.621	1.241
BQ	1.177	1.177	EA	4.049	1.350	GR	0.781	1.214	R8	0.708	0.944
BR	0.730	1.136	EB ED	1.400	3.732	GS	1.388	0.925 1.272	RA	3.534	1.178
BS BT	1.285 1.177	0.857 1.177	EI	1.074 1.252	1.074 2.296	GT H1	1.272 1.074	1.074	RB RD	1.263 1.000	3.369 1.000
C1	1.000	1.000	EL	1.252	2.296	H2	0.000	1.152	RI	1.146	2.101
C2	0.000	1.000	EM	1.252	2.296	H3	0.000	1.152	RL	1.146	2.101
C3	0.000	1.097	EN	3.334	0.000	H4	0.000	1.152	RM	1.146	2.101
C4	0.000	1.097	EO	3.334	0.000	H5	0.000	1.152	RN	2.994	0.000
C5	0.000	1.097	EP	0.000	1.152	H6	0.000	1.636	RO	2.994	0.000
C6	0.000	1.549	EQ	1.272	1.272	H7	0.663	1.325	RP	0.000	1.097
C7	0.621	1.241	ER	0.781	1.214	Н8	0.755	1.006	RQ	1.177	1.177
C8	0.708	0.944	ES	1.388	0.925	НА	4.049	1.350	RR	0.730	1.136
CA	3.534	1.178	ET	1.272	1.272	НВ	1.400	3.732	RS	1.285	0.857
CB	1.263	3.369	F1	1.074	1.074	HD	1.074	1.074	RT	1.177	1.177
CD	1.000	1.000	F2	0.000	1.152	HI	1.252	2.296	P1	1.074	1.074
CI	1.146	2.101	F3	0.000	1.152	HL	1.252	2.296	P2	0.000	1.152
CL	1.146	2.101	F4	0.000	1.152	НМ	1.252	2.296	P3	0.000	1.152
CM	1.146	2.101	F5	0.000	1.152	HN	3.334	0.000	P4	0.000	1.152
CN	2.994	0.000	F6	0.000	1.636	НО	3.334	0.000	P5	0.000	1.152
CO	2.994	0.000	F7	0.663	1.325	HP	0.000	1.152	P6	0.000	1.636
CP	0.000	1.097	F8	0.755	1.006	HQ	1.272	1.272	P7	0.663	1.325
CQ	1.177	1.177	FA	4.049	1.350	HR	0.781	1.214	P8	0.755	1.006
CR	0.730	1.136	FB	1.400	3.732	HS	1.388	0.925	P9	5.661	3.019
CS	1.285	0.857	FD FI	1.074	1.074	HT	1.272	1.272	P0	1.606	3.748
CT D1	1.177 1.074	1.177 1.074	FL	1.252 1.252	2.296 2.296	Q1 Q2	1.000 0.000	1.000 1.097	PA PB	4.049 1.400	1.350 3.732
D2	0.000	1.152	FM	1.252	2.296	Q3	0.000	1.097	PC	1.400	3.732
D3	0.000	1.152	FN	3.334	0.000	Q4	0.000	1.097	PD	1.074	1.074
D4	0.000	1.152	FO	3.334	0.000	Q5	0.000	1.097	PE	0.000	4.093
D5	0.000	1.152	FP	0.000	1.152	Q6	0.000	1.549	PF	4.685	3.123
D6	0.000	1.636	FQ	1.272	1.272	Q7	0.621	1.241	PG	4.685	3.123
D7	0.663	1.325	FR	0.781	1.214	Q8	0.708	0.944	PH	1.400	3.732
D8	0.755	1.006	FS	1.388	0.925	QA	3.534	1.178	PI	1.252	2.296
DD	1.074	1.074	FT	1.272	1.272	QB	1.263	3.369	PJ	0.000	4.170
DI	1.252	2.296	G1	1.074	1.074	QD	1.000	1.000	PK	0.000	4.277
DL	1.252	2.296	G2	0.000	1.152	QI	1.146	2.101	PL	1.252	2.296
DM	1.252	2.296	G3	0.000	1.152	QL	1.146	2.101	PM	1.252	2.296
DN	3.334	0.000	G4	0.000	1.152	QM	1.146	2.101	PN	3.334	0.000
DO	3.334	0.000	G5	0.000	1.152	QN	2.994	0.000	РО	3.334	0.000
DP	0.000	1.152	G6	0.000	1.636	QO	2.994	0.000	PP	0.000	1.152
DQ	1.272	1.272	G7	0.663	1.325	QP	0.000	1.097	PQ	1.272	1.272
DR	0.781	1.214	G8	0.755	1.006	QQ	1.177	1.177	PR	0.781	1.214
DS	1.388	0.925	GA	4.049	1.350	QR	0.730	1.136	PS	1.388	0.925
DT E1	1.272	1.272	GB	1.400	3.732	QS	1.285	0.857	PT O1	1.272	1.272
E1 E2	1.074	1.074 1.152	GD Gl	1.074	1.074 2.296	QT R1	1.177	1.177	01	1.125 0.000	1.125
Ľ۷	0.000	1.152	GI	1.252	2.290	וחן	1.000	1.000	02	0.000	1.199

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors apply to the following DG options ONLY:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

		Basic to	 		Basic to			Basic to			Basic to
Plan	Basic	Major	Plan	Basic	Major	Plan	Basic	Major	Plan	Basic	Major
Type O3	Factor	Factor	Type NN	Factor	Factor	Type	Factor	Factor	Туре	Factor	Factor 1.241
O3	0.000 0.000	1.199 1.199	NO	3.694 3.694	0.000	LE LF	0.000 4.056	3.888 2.704	16 17	0.621 1.000	1.000
O5	0.000	1.199	NP	0.000	1.238	LG	4.056	2.704	18	1.000	1.000
06	0.000	1.706	NQ	1.390	1.390	LH	1.292	3.445	19	0.621	1.241
07	0.693	1.386	NR	0.847	1.318	LI	1.171	2.147	IA	0.621	1.241
08	0.788	1.051	NS	1.513	1.009	LJ	0.000	3.961	IB	1.000	1.000
09	6.166	3.289	NT	1.390	1.390	LK	0.000	4.063	01	1.030	1.030
00	1.708	3.986	M1	1.000	1.000	LL	1.171	2.147	02	0.000	1.096
OA	4.336	1.445	M2	0.000	1.097	LM	1.171	2.147	03	0.000	1.096
OB	1.487	3.964	МЗ	0.000	1.097	LN	3.043	0.000	04	0.000	1.096
OC	1.487	3.964	M4	0.000	1.097	LO	3.043	0.000	05	0.000	1.096
OD	1.125	1.125	M5	0.000	1.097	LP	0.000	1.122	06	0.000	1.576
OE	0.000	4.312	M6	0.000	1.549	LQ	1.201	1.201	07	0.637	1.274
OF	5.074	3.382	M7	0.621	1.241	LR	0.746	1.160	80	0.720	0.960
OG	5.074	3.382	M8	0.708	0.944	LS	1.311	0.874	09	5.882	3.137
OH	1.487	3.964	M9	4.742	2.529	LT	1.201	1.201	00	1.645	3.839
OI	1.322	2.424	M0	1.445	3.371	K1	1.041	1.041	0A	4.024	1.341
OJ	0.000	4.393	MA	3.534	1.178	K2	0.000	1.147	0B	1.432	3.820
OK	0.000	4.507	MB	1.263	3.369	K3	0.000	1.147	OC	1.432	3.820
OL	1.322	2.424	MC	1.263	3.369	K4	0.000	1.147	0D	1.030	1.030
MO	1.322	2.424	MD ME	1.000	1.000	K5	0.000	1.147	0E 0F	0.000	4.168
ON OO	3.528 3.528	0.000 0.000	MF	0.000 3.991	3.791 2.661	K6 K7	0.000 0.647	1.620 1.295	0G	4.851 4.851	3.234 3.234
OP	0.000	1.199	MG	3.991	2.661	K8	0.738	0.984	0H	1.432	3.820
OQ	1.336	1.336	MH	1.263	3.369	K9	4.875	2.600	01	1.244	2.280
OR	0.817	1.270	MI	1.146	2.101	K0	1.506	3.514	0J	0.000	4.247
OS	1.456	0.970	MJ	0.000	3.863	KA	3.646	1.215	0K	0.000	4.356
OT	1.336	1.336	MK	0.000	3.962	KB	1.318	3.515	0L	1.244	2.280
N1	1.169	1.169	ML	1.146	2.101	KC	1.318	3.515	OM	1.244	2.280
N2	0.000	1.238	MM	1.146	2.101	KD	1.041	1.041	0N	3.171	0.000
N3	0.000	1.238	MN	2.994	0.000	KE	0.000	3.977	00	3.171	0.000
N4	0.000	1.238	MO	2.994	0.000	KF	4.116	2.744	0P	0.000	1.096
N5	0.000	1.238	MP	0.000	1.097	KG	4.116	2.744	0Q	1.228	1.228
N6	0.000	1.765	MQ	1.177	1.177	KH	1.318	3.515	0R	0.749	1.165
N7	0.719	1.438	MR	0.730	1.136	KI	1.195	2.191	0S	1.329	0.886
N8	0.817	1.090	MS	1.285	0.857	KJ	0.000	4.052	0T	1.228	1.228
N9	6.623	3.532	MT	1.177	1.177	KK	0.000	4.156	11	0.985	0.985
N0	1.798	4.194	L1	1.021	1.021	KL	1.195	2.191	12	0.000	1.045
NA	4.589	1.530	L2	0.000	1.122	KM	1.195	2.191	13	0.000	1.045
NB	1.563 1.563	4.167	L3	0.000	1.122	KN	3.090	0.000	14	0.000	1.045
NC ND		4.167	L4 L5		1.122 1.122	KO KP	3.090	0.000 1.147	15	0.000	1.045 1.504
NE	1.169 0.000	1.169 4.503	L6	0.000	1.585	KQ	0.000 1.225	1.147	16 17	0.609	1.217
NF	5.422	3.615	L7	0.634	1.268	KR	0.761	1.184	18	0.688	0.917
NG	5.422	3.615	L8	0.034	0.964	KS	1.337	0.891	19	5.693	3.037
NH	1.563	4.167	L9	4.812	2.566	KT	1.225	1.225	10	1.578	3.681
NI	1.382	2.534	L0	1.477	3.445	11	1.000	1.000	1A	3.876	1.292
NJ	0.000	4.588	LA	3.592	1.197	12	1.000	1.000	1B	1.373	3.661
NK	0.000	4.706	LB	1.292	3.445	13	1.000	1.000			
NL	1.382	2.534	LC	1.292	3.445	14	0.621	1.241			
NM	1.382	2.534	LD	1.021	1.021	15	0.621	1.241			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors apply to the following DG options ONLY:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

Plan Type	Prev. to Basic Factor	Basic to Major Factor	Plan Type	Prev. to Basic Factor	Basic to Major Factor	Plan Type	Prev. to Basic Factor	Basic to Major Factor
1C	1.373	3.661	2N	3.090	0.000	5V	2.319	0.000
1D	0.985	0.985	20	3.090	0.000	5W	1.251	0.000
1E	0.000	3.983	2P	0.000	1.147	5X	2.184	0.000
1F	4.685	3.123	2Q	1.225	1.225	5Y	0.000	0.000
1G	4.685	3.123	2R	0.761	1.184	6U	0.000	0.000
1H	1.373	3.661	2S	1.337	0.891	6V	2.319	0.000
11	1.191	2.183	2T	1.225	1.225	6W	1.251	0.000
1J	0.000	4.058	31	1.169	1.169	7U	0.000	0.000
1K	0.000	4.162	32	0.000	1.238	7V	2.319	0.000
1L	1.191	2.183	33	0.000	1.238	7W	1.251	0.000
1M	1.191	2.183	34	0.000	1.238	8U	0.000	0.000
1N	3.046	0.000	35	0.000	1.238	8V	2.127	0.000
10	3.046	0.000	36	0.000	1.765	8W	1.219	0.000
1P	0.000	1.045	37	0.719	1.438	9U	0.000	0.000
1Q	1.175	1.175	38	0.817	1.090	9V	2.127	0.000
1R	0.716	1.114	3A	4.589	1.530	9W	1.173	0.000
1S	1.271	0.848	3B	1.563	4.167	9X	2.009	0.000
1T	1.175	1.175	3D	1.169	1.169	EU	0.000	0.000
21	1.041	1.041	31	1.382	2.534	EV	2.127	0.000
22	0.000	1.147	3L	1.382	2.534	EW	1.173	0.000
23	0.000	1.147	ЗМ	1.382	2.534	GU	0.000	0.000
24	0.000	1.147	3N	3.694	0.000	GV	2.127	0.000
25	0.000	1.147	30	3.694	0.000	GW	1.173	0.000
26	0.000	1.620	3P	0.000	1.238	IX	2.184	0.000
27	0.647	1.295	3Q	1.390	1.390	ΙΥ	0.000	0.000
28	0.738	0.984	3R	0.847	1.318	JX	2.009	0.000
2A	3.646	1.215	3S	1.513	1.009	SX	2.184	0.000
2B	1.318	3.515	3T	1.390	1.390	SY	0.000	0.000
2D	1.041	1.041	4U	0.000	0.000	TX	2.009	0.000
21	1.195	2.191	4V	2.536	0.000			
2L	1.195	2.191	4W	1.350	0.000			
2M	1.195	2.191	5U	0.000	0.000			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors apply to the following DG options ONLY:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

Plan	Prev. to Basic	Basic to Major	Plan	Prev. to Basic	Basic to Major	Plan	Prev. to Basic	Basic to Major
Type	Factor	Factor	Туре	Factor	Factor	Туре	Factor	Factor
A1A1	1.000	1.000	C2E1	1.000	1.000	J2A3	1.000	1.000
A1A3	1.000	1.000	C2E3	1.000	1.000	J5E1	1.000	1.000
A1B1	1.000	1.000	C2F1	1.000	1.000	J5E3	1.000	1.000
A1B3	1.000	1.000	C2F3	1.000	1.000	J5F1	1.000	1.000
A1C1	1.000	1.000	C3E1	1.000	1.000	J5F3	1.000	1.000
A1D1	1.000	1.000	C3E3	1.000	1.000	K1A1	2.994	0.000
A1E1	1.000	1.000	C3F1	1.000	1.000	K1B1	2.994	0.000
A1E3	1.000	1.000	C4A3	1.000	1.000	K1B3	2.994	0.000
A1F1	1.000	1.000	D1A1	1.177	0.944	K2C1	2.994	0.000
A1F3	1.000	1.000	D1A3	1.177	0.944	K2C3	2.994	0.000
A1G1	1.000	1.000	D1B1	1.177	0.944	K4F1	2.994	0.000
A1H1	1.000	1.000	D1B3	1.177	0.944	K4F3	2.994	0.000
A1H3	1.000	1.000	D1C1	1.177	0.944	L1A1	1.177	1.177
A1J1	1.000	1.000	D1D3	1.177	0.944	L1B1	1.177	1.177
A2A1 A2A3	1.000	1.000	D1F1 D1J1	1.177	0.944 0.944	L1B3 L1E1	1.177	1.177
A2A3 A2B1	1.000 1.000	1.000 1.000	D131	1.177 1.177	0.944	L1F1	1.177 1.177	1.177 1.177
A2E1	1.000	1.000	D2G3	1.177	0.944	L2A1	1.177	1.177
A2E3	1.000	1.000	D2C3	1.177	0.944	L2A1	1.177	1.177
A2F1	1.000	1.000	D2F1	1.177	0.944	L2B1	1.177	1.177
A2G1	1.000	1.000	D2F3	1.177	0.944	L2D1	1.177	1.177
A2H1	1.000	1.000	D3B3	1.177	0.944	L2D3	1.177	1.177
A2H3	1.000	1.000	E1B1	1.177	1.177	L2E1	1.177	1.177
A3A1	1.000	1.000	E2B1	1.177	1.177	L2F1	1.177	1.177
A3A3	1.000	1.000	E3B1	1.177	1.177	L3A1	1.177	1.177
A3B1	1.000	1.000	F1A3	1.000	1.000	L3A3	1.177	1.177
A3E1	1.000	1.000	F1D3	1.000	1.000	L3E1	1.177	1.177
A4A1	1.000	1.000	F2A3	1.000	1.000	L3E3	1.177	1.177
A4A3	1.000	1.000	F4E1	1.000	1.000	L4E1	1.177	1.177
A4E1	1.000	1.000	F4F1	1.000	1.000	L4F1	1.177	1.177
A4F1	1.000	1.000	F4F3	1.000	1.000	L4F3	1.177	1.177
A4F3	1.000	1.000	G1C1	0.000	0.000	M1C1	1.000	1.000
B1A3	1.177	0.944	G1E1	0.000	0.000	M2E1	1.000	1.000
B1C1	1.177	0.944	G1F1	0.000	0.000	M2I1	1.000	1.000
B1C3	1.177	0.944	G1F3	0.000	0.000	N2A1	1.177	0.944
B1D1	1.177	0.944	G1K1	0.000	0.000	N2A3	1.177	0.944
B1D3	1.177	0.944	G4E1	0.000	0.000	O1A1	1.263	3.369
B2C1	1.177	0.944	G4F1	0.000	0.000	O1E3 O1A3	1.263	3.369
B2C3 B2D1	1.177 1.177	0.944 0.944	G4F3 H4E1	0.000	0.000	O2A1	1.263	3.369 3.369
B3C1	1.177	0.944	H4F1	0.000	0.000 0.000	O2A1	1.263 1.263	3.369
B3C3	1.177	0.944	H4F3	0.000	0.000	P001	0.000	0.000
B3D1	1.177	0.944	11A1	1.000	1.000	P001	0.000	0.000
B4A3	1.177	0.944	I1D3	1.000	1.000	P1A1	1.000	1.000
C1A1	1.000	1.000	12D1	1.000	1.000	P2A1	1.000	1.000
C1E1	1.000	1.000	14E1	1.000	1.000	P4E1	1.000	1.000
C1E3	1.000	1.000	15E1	1.000	1.000	Q1A1	1.177	1.177
C1F1	1.000	1.000	15E3	1.000	1.000	Q1E1	1.177	1.177
C1F3	1.000	1.000	15F1	1.000	1.000	Q2E1	1.177	1.177
C2A1	1.000	1.000	15F3	1.000	1.000	Q2E3	1.177	1.177
C2B1	1.000	1.000	J1A1	1.000	1.000	R1L3	4.685	3.123
C2C1	1.000	1.000	J1A3	1.000	1.000	R7L3	4.685	3.123
C2C3	1.000	1.000	J2A1	1.000	1.000			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors do NOT apply to the following DG options:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

	Prev. to	Basic to		Prev. to	Basic to		Prev. to	Basic to
Plan	Basic	Major	Plan	Basic	Major	Plan	Basic	Major
Type	Factor	Factor	Type	Factor	Factor	Type	Factor	Factor
A1A1	1.000	1.000	C2E1	1.000	1.000	J2A3	0.834	0.971
A1A3	1.000	1.000	C2E3	1.000	1.000	J5E1	0.834	0.971
A1B1	1.000	1.000	C2F1	1.000	1.000	J5E3	0.834	0.971
A1B3	1.000	1.000	C2F3	1.000	1.000	J5F1	0.834	0.971
A1C1	1.000	1.000	C3E1	1.000	1.000	J5F3	0.834	0.971
A1D1	1.000	1.000	C3E3	1.000	1.000	K1A1	2.199	0.385
A1E1	1.000	1.000	C3F1	1.000	1.000	K1B1	2.199	0.385
A1E3	1.000	1.000	C4A3	1.000	1.000	K1B3	2.199	0.385
A1F1 A1F3	1.000	1.000	D1A1	1.177	0.944	K2C1	2.199	0.385
A1G1	1.000	1.000 1.000	D1A3 D1B1	1.177	0.944 0.944	K2C3 K4F1	2.199 2.199	0.385
A1H1	1.000 1.000	1.000	D1B1	1.177 1.177	0.944	K4F3	2.199	0.385 0.385
A1H3	1.000	1.000	D1C1	1.177	0.944	L1A1	1.098	1.098
A1113	1.000	1.000	D1D3	1.177	0.944	L1B1	1.098	1.098
A2A1	1.000	1.000	D1F1	1.177	0.944	L1B3	1.098	1.098
A2A3	1.000	1.000	D1J1	1.177	0.944	L1E1	1.098	1.098
A2B1	1.000	1.000	D2B3	1.177	0.944	L1F1	1.098	1.098
A2E1	1.000	1.000	D2C3	1.177	0.944	L2A1	1.098	1.098
A2E3	1.000	1.000	D2D3	1.177	0.944	L2A3	1.098	1.098
A2F1	1.000	1.000	D2F1	1.177	0.944	L2B1	1.098	1.098
A2G1	1.000	1.000	D2F3	1.177	0.944	L2D1	1.098	1.098
A2H1	1.000	1.000	D3B3	1.177	0.944	L2D3	1.098	1.098
A2H3	1.000	1.000	E1B1	1.177	1.177	L2E1	1.098	1.098
A3A1	1.000	1.000	E2B1	1.177	1.177	L2F1	1.098	1.098
A3A3	1.000	1.000	E3B1	1.177	1.177	L3A1	1.098	1.098
A3B1	1.000	1.000	F1A3	1.000	1.000	L3A3	1.098	1.098
A3E1	1.000	1.000	F1D3	1.000	1.000	L3E1	1.098	1.098
A4A1	1.000	1.000	F2A3	1.000	1.000	L3E3	1.098	1.098
A4A3	1.000	1.000	F4E1	1.000	1.000	L4E1	1.098	1.098
A4E1	1.000	1.000	F4F1	1.000	1.000	L4F1	1.098	1.098
A4F1	1.000	1.000	F4F3	1.000	1.000	L4F3	1.098	1.098
A4F3	1.000	1.000	G1C1	1.000	1.000	M1C1	0.697	1.046
B1A3	1.000	1.000	G1E1	1.000	1.000	M2E1	0.697	1.046
B1C1	1.000	1.000	G1F1	1.000	1.000	M2I1	0.697	1.046
B1C3	1.000	1.000	G1F3	1.000	1.000	N2A1	1.000	1.000
B1D1	1.000	1.000	G1K1	1.000	1.000	N2A3	1.000	1.000
B1D3 B2C1	1.000	1.000	G4E1	1.000	1.000	O1A1	0.957	3.770
B2C3	1.000 1.000	1.000 1.000	G4F1 G4F3	1.000 1.000	1.000 1.000	O1E3 O1A3	0.957 0.957	3.770 3.770
B2D1	1.000	1.000	H4E1	1.000	1.000	O2A1	0.957	3.770
B3C1	1.000	1.000	H4F1	1.000	1.000	O2A1	0.957	3.770
B3C3	1.000	1.000	H4F3	1.000	1.000	P001	0.000	0.000
B3D1	1.000	1.000	I1A1	0.834	0.971	P002	1.000	1.000
B4A3	1.000	1.000	I1D3	0.834	0.971	P1A1	1.000	1.000
C1A1	1.000	1.000	I2D1	0.834	0.971	P2A1	1.000	1.000
C1E1	1.000	1.000	14E1	0.834	0.971	P4E1	1.000	1.000
C1E3	1.000	1.000	15E1	0.834	0.971	Q1A1	1.098	1.098
C1F1	1.000	1.000	15E3	0.834	0.971	Q1E1	1.098	1.098
C1F3	1.000	1.000	I5F1	0.834	0.971	Q2E1	1.098	1.098
C2A1	1.000	1.000	15F3	0.834	0.971	Q2E3	1.098	1.098
C2B1	1.000	1.000	J1A1	0.834	0.971	R1L3	3.079	3.223
C2C1	1.000	1.000	J1A3	0.834	0.971	R7L3	3.079	3.223
C2C3	1.000	1.000	J2A1	0.834	0.971			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors do NOT apply to the following DG options:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

	Prev. to	Basic to]	Prev. to	Basic to]	Prev. to	Basic to	ĺ	Prev. to	Basic to
Plan	Basic	Major									
Type	Factor	Factor									
KB01	0.574	1.065	KQ0I	0.845	1.730	MC01	0.574	1.065	MR0I	0.771	1.638
KB02	0.193	0.999	KQ0L	0.626	2.024	MC02	0.193	0.999	MR0L	0.501	2.001
KB03	0.203	1.154	KQ0M	0.857	1.916	MC03	0.203	1.154	MR0M	0.785	1.867
KB04	0.000	1.258	KQ0N	2.032	0.290	MC04	0.000	1.258	MRON	1.814	0.359
KB05 KB06	0.000	1.010 1.409	KQ0O KQ0P	2.055 0.459	0.459 1.037	MC05 MC06	0.000	1.010 1.409	MR0O MR0P	1.844 0.567	0.567 1.030
KB07	0.804	1.100	KQ0Q	0.439	1.157	MC07	0.804	1.100	MR0Q	0.501	1.156
KB08	0.329	0.982	KQ0R	0.456	1.144	MC08	0.329	0.982	MR0R	0.376	1.145
KB0A	2.237	1.084	KQ0S	0.969	0.874	MC0A	2.237	1.084	MR0S	0.880	0.879
KB0B	1.184	2.310	KQ0T	1.086	1.086	MC0B	1.184	2.310	MR0T	1.069	1.069
KB0D	0.767	0.959	KQ10	1.074	1.074	MC0D	0.767	0.959	MR10	1.074	1.074
KB0I	0.811	1.688	KR01	0.515	1.074	MC0I	0.811	1.688			
KB0L	0.569	2.014	KR02	0.220	0.989	MC0L	0.569	2.014			
KB0M	0.824	1.894	KR03	0.231	1.166	MC0M	0.824	1.894			
KB0N	1.933	0.321	KR04	0.000	1.284	MC0N	1.933	0.321			
KB0O	1.960	0.508	KR05	0.000	1.002	MC0O	1.960	0.508			
KB0P	0.508	1.034	KR06	0.000	1.397	MC0P	0.508	1.034			
KB0Q	0.570	1.156	KR07	0.828	1.088	MC0Q	0.570	1.156			
KB0R	0.420	1.144	KR08	0.289	0.992	MC0R	0.420	1.144			
KB0S	0.929	0.876	KR0A KR0B	2.087	1.074	MC0S MC0T	0.929	0.876 1.078			
KB0T KB10	1.078 1.074	1.078 1.074	KR0D	1.162 0.734	2.152 0.954	MC10	1.078 1.074	1.076			
KC01	0.574	1.065	KR0I	0.734	1.638	MQ01	0.623	1.058			
KC02	0.193	0.999	KR0L	0.501	2.001	MQ02	0.170	1.007			
KC03	0.203	1.154	KR0M	0.785	1.867	MQ03	0.179	1.144			
KC04	0.000	1.258	KR0N	1.814	0.359	MQ04	0.000	1.236			
KC05	0.000	1.010	KR0O	1.844	0.567	MQ05	0.000	1.017			
KC06	0.000	1.409	KR0P	0.567	1.030	MQ06	0.000	1.419			
KC07	0.804	1.100	KR0Q	0.501	1.156	MQ07	0.785	1.110			
KC08	0.329	0.982	KR0R	0.376	1.145	MQ08	0.362	0.973			
KC0A	2.237	1.084	KR0S	0.880	0.879	MQ0A	2.361	1.093			
KC0B	1.184	2.310	KR0T	1.069	1.069	MQ0B	1.202	2.441			
KC0D	0.767	0.959	KR10	1.074	1.074	MQ0D	0.794	0.964			
KC0I	0.811	1.688	MB01	0.574	1.065	MQ0I	0.845	1.730			
KC0L KC0M	0.569 0.824	2.014 1.894	MB02 MB03	0.193 0.203	0.999 1.154	MQ0L MQ0M	0.626 0.857	2.024 1.916			
KC0N	1.933	0.321	MB04	0.203	1.154	MQ0N	2.032	0.290			
KC0O	1.960	0.508	MB05	0.000	1.010	MQ0O	2.055	0.459			
KC0P	0.508	1.034	MB06	0.000	1.409	MQ0P	0.459	1.037			
KC0Q	0.570	1.156	MB07	0.804	1.100	MQ0Q	0.627	1.157			
KC0R	0.420	1.144	MB08	0.329	0.982	MQ0R	0.456	1.144			
KC0S	0.929	0.876	MB0A	2.237	1.084	MQ0S	0.969	0.874			
KC0T	1.078	1.078	MB0B	1.184	2.310	MQ0T	1.086	1.086			
KC10	1.074	1.074	MB0D	0.767	0.959	MQ10	1.074	1.074			
KQ01	0.623	1.058	MB0I	0.811	1.688	MR01	0.515	1.074			
KQ02	0.170	1.007	MB0L	0.569	2.014	MR02	0.220	0.989			
KQ03	0.179	1.144	MBOM	0.824	1.894	MR03	0.231	1.166			
KQ04	0.000	1.236	MB0N	1.933	0.321	MR04	0.000	1.284			
KQ05	0.000	1.017	MB00	1.960	0.508	MR05	0.000	1.002			
KQ06 KQ07	0.000 0.785	1.419 1.110	MB0P MB0Q	0.508 0.570	1.034 1.156	MR06 MR07	0.000 0.828	1.397 1.088			
KQ07 KQ08	0.763	0.973	MB0R	0.370	1.144	MR08	0.828	0.992			
KQ08	2.361	1.093	MB0S	0.420	0.876	MR0A	2.087	1.074			
KQ0B	1.202	2.441	MB0T	1.078	1.078	MR0B	1.162	2.152			
KQ0D	0.794	0.964	MB10	1.074	1.074	MR0D	0.734	0.954			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors do NOT apply to the following DG options:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

	Prev to	Basic to	1	Prev to	Basic to	1	Prev to	Basic to	Ī	Prev to	Basic to
Plan	Basic	Major									
Type	Factor	Factor									
NE01	0.533	1.072	NG0I	0.845	1.730	PF01	0.533	1.072	PH0I	0.799	1.674
NE02	0.211	0.992	NG0L	0.626	2.024	PF02	0.211	0.992	PH0L	0.548	2.010
NE03	0.222	1.162	NG0M	0.857	1.916	PF03	0.222	1.162	PHOM	0.812	1.885
NE04	0.000	1.276	NG0N	2.032	0.290	PF04	0.000	1.276	PH0N	1.896	0.333
NE05	0.000	1.005	NG00	2.055	0.459	PF05	0.000	1.005	PH0O	1.924	0.526
NE06	0.000	1.401	NG0P	0.459	1.037	PF06	0.000	1.401	PH0P	0.526	1.033
NE07 NE08	0.821 0.302	1.092 0.989	NG0Q NG0R	0.627 0.456	1.157 1.144	PF07 PF08	0.821 0.302	1.092 0.989	PH0Q PH0R	0.549 0.406	1.156 1.145
NE0A	2.134	1.077	NG0S	0.430	0.874	PF0A	2.134	1.077	PH0S	0.400	0.877
NE0B	1.168	2.201	NG0T	1.086	1.086	PF0B	1.168	2.201	PH0T	1.075	1.075
NE0D	0.744	0.956	NG10	1.074	1.074	PF0D	0.744	0.956	PH10	1.074	1.074
NE0I	0.783	1.653	NH01	0.556	1.068	PF0I	0.783	1.653	11110	1.07 1	1.07 1
NE0L	0.522	2.005	NH02	0.201	0.996	PF0L	0.522	2.005			
NE0M	0.797	1.875	NH03	0.211	1.158	PF0M	0.797	1.875			
NE0N	1.851	0.347	NH04	0.000	1.266	PF0N	1.851	0.347			
NE0O	1.880	0.549	NH05	0.000	1.008	PF0O	1.880	0.549			
NE0P	0.549	1.031	NH06	0.000	1.405	PF0P	0.549	1.031			
NE0Q	0.523	1.156	NH07	0.812	1.097	PF0Q	0.523	1.156			
NE0R	0.390	1.145	NH08	0.317	0.985	PF0R	0.390	1.145			
NE0S	0.895	0.878	NH0A	2.190	1.081	PF0S	0.895	0.878			
NE0T	1.072	1.072	NH0B	1.177	2.261	PF0T	1.072	1.072			
NE10	1.074	1.074	NH0D	0.757	0.958	PF10	1.074	1.074			
NF01	0.533	1.072	NH0I	0.799	1.674	PG01	0.623	1.058			
NF02	0.211	0.992	NHOL	0.548	2.010	PG02	0.170	1.007			
NF03	0.222	1.162	MOHN	0.812	1.885	PG03	0.179	1.144			
NF04	0.000	1.276	NH0N	1.896	0.333	PG04	0.000	1.236			
NF05	0.000	1.005	NH00	1.924	0.526	PG05	0.000	1.017			
NF06 NF07	0.000 0.821	1.401 1.092	NH0P NH0Q	0.526 0.549	1.033 1.156	PG06 PG07	0.000 0.785	1.419 1.110			
NF08	0.302	0.989	NH0R	0.406	1.145	PG08	0.763	0.973			
NF0A	2.134	1.077	NH0S	0.914	0.877	PG0A	2.361	1.093			
NF0B	1.168	2.201	NHOT	1.075	1.075	PG0B	1.202	2.441			
NF0D	0.744	0.956	NH10	1.074	1.074	PG0D	0.794	0.964			
NF0I	0.783	1.653	PE01	0.533	1.072	PG0I	0.845	1.730			
NF0L	0.522	2.005	PE02	0.211	0.992	PG0L	0.626	2.024			
NF0M	0.797	1.875	PE03	0.222	1.162	PG0M	0.857	1.916			
NF0N	1.851	0.347	PE04	0.000	1.276	PG0N	2.032	0.290			
NF0O	1.880	0.549	PE05	0.000	1.005	PG0O	2.055	0.459			
NF0P	0.549	1.031	PE06	0.000	1.401	PG0P	0.459	1.037			
NF0Q	0.523	1.156	PE07	0.821	1.092	PG0Q	0.627	1.157			
NF0R	0.390	1.145	PE08	0.302	0.989	PG0R	0.456	1.144			
NF0S	0.895	0.878	PE0A	2.134	1.077	PG0S	0.970	0.874			
NF0T	1.072	1.072	PE0B	1.168	2.201	PG0T	1.086	1.086			
NF10	1.074	1.074	PE0D	0.744	0.956	PG10	1.074	1.074			
NG01 NG02	0.623 0.170	1.058 1.007	PE0I PE0L	0.783 0.522	1.653 2.005	PH01 PH02	0.556 0.201	1.068 0.996			
NG02	0.170	1.144	PE0M	0.322	1.875	PH03	0.201	1.158			
NG04	0.000	1.236	PEON	1.851	0.347	PH04	0.000	1.266			
NG05	0.000	1.017	PE0O	1.880	0.549	PH05	0.000	1.008			
NG06	0.000	1.419	PE0P	0.549	1.031	PH06	0.000	1.405			
NG07	0.785	1.110	PE0Q	0.523	1.156	PH07	0.812	1.097			
NG08	0.362	0.973	PE0R	0.390	1.145	PH08	0.317	0.985			
NG0A	2.361	1.093	PE0S	0.895	0.878	PH0A	2.190	1.081			
NG0B	1.202	2.441	PE0T	1.072	1.072	PH0B	1.177	2.261			
NG0D	0.794	0.964	PE10	1.074	1.074	PH0D	0.757	0.958			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors apply to the following DG options ONLY:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

	Drov to	Pasia ta	Ì	Drov to	Pagia ta	Ì	Drov to	Pasia ta	Ì	Drov to	Doois to
Plan	Basic	Basic to Major	Plan	Basic	Basic to Major	Plan	Basic	Basic to Major	Plan	Basic	Basic to Major
Type	Factor	Factor	Type	Factor	Factor	Type	Factor	Factor	Type	Factor	Factor
KB01	1.000	1.000	KQ0I	1.146	2.101	MC01	1.000	1.000	MR0I	1.146	2.101
KB02	0.000	1.097	KQ0L	1.146	2.101	MC02	0.000	1.097	MR0L	1.146	2.101
KB03	0.000	1.097	KQ0M	1.146	2.101	MC03	0.000	1.097	MR0M	1.146	2.101
KB04	0.000	1.097	KQ0N	2.994	0.000	MC04	0.000	1.097	MR0N	2.994	0.000
KB05	0.000	1.097	KQ0O	2.994	0.000	MC05	0.000	1.097	MR0O	2.994	0.000
KB06	0.000	1.549	KQ0P	0.000	1.097	MC06	0.000	1.549	MR0P	0.000	1.097
KB07	0.621	1.241	KQ0Q	1.177	1.177	MC07	0.621	1.241	MR0Q	1.177	1.177
KB08	0.708	0.944	KQ0R	0.730	1.136	MC08	0.708	0.944	MR0R	0.730	1.136
KB0A	3.534	1.178	KQ0S	1.285	0.857	MC0A	3.534	1.178	MR0S	1.285	0.857
KB0B	1.263	3.369	KQ0T	1.177	1.177	MC0B	1.263	3.369	MR0T	1.177	1.177
KB0D	1.000	1.000	KQ10	0.543	0.543	MC0D	1.000	1.000	MR10	0.543	0.543
KB0I	1.146	2.101	KR01	1.000	1.000	MC0I	1.146	2.101			
KB0L	1.146	2.101	KR02	0.000	1.097	MC0L	1.146	2.101			
KB0M KB0N	1.146 2.994	2.101 0.000	KR03 KR04	0.000	1.097 1.097	MC0M MC0N	1.146 2.994	2.101 0.000			
KB0N KB0O	2.994	0.000	KR05	0.000	1.097	MC00	2.994	0.000			
KB0P	0.000	1.097	KR06	0.000	1.549	MC0P	0.000	1.097			
KB0Q	1.177	1.177	KR07	0.621	1.241	MC0Q	1.177	1.177			
KB0R	0.730	1.136	KR08	0.708	0.944	MC0R	0.730	1.136			
KB0S	1.285	0.857	KR0A	3.534	1.178	MC0S	1.285	0.857			
KB0T	1.177	1.177	KR0B	1.263	3.369	MC0T	1.177	1.177			
KB10	0.543	0.543	KR0D	1.000	1.000	MC10	0.543	0.543			
KC01	1.000	1.000	KR0I	1.146	2.101	MQ01	1.000	1.000			
KC02	0.000	1.097	KR0L	1.146	2.101	MQ02	0.000	1.097			
KC03	0.000	1.097	KR0M	1.146	2.101	MQ03	0.000	1.097			
KC04	0.000	1.097	KR0N	2.994	0.000	MQ04	0.000	1.097			
KC05	0.000	1.097	KR0O	2.994	0.000	MQ05	0.000	1.097			
KC06	0.000	1.549	KR0P	0.000	1.097	MQ06	0.000	1.549			
KC07	0.621	1.241	KR0Q	1.177	1.177	MQ07	0.621	1.241			
KC08	0.708	0.944	KR0R	0.730	1.136	MQ08	0.708	0.944			
KC0A	3.534	1.178	KR0S	1.285	0.857	MQ0A	3.534	1.178			
KC0B	1.263	3.369	KR0T	1.177	1.177	MQ0B	1.263	3.369			
KC0D	1.000	1.000	KR10	0.543	0.543	MQ0D	1.000	1.000			
KC0I KC0L	1.146 1.146	2.101 2.101	MB01 MB02	1.000 0.000	1.000 1.097	MQ0I MQ0L	1.146 1.146	2.101 2.101			
KC0L KC0M	1.146	2.101	MB03	0.000	1.097	MQ0M	1.146	2.101			
KC0N	2.994	0.000	MB04	0.000	1.097	MQ0N	2.994	0.000			
KC0O	2.994	0.000	MB05	0.000	1.097	MQ00	2.994	0.000			
KC0P	0.000	1.097	MB06	0.000	1.549	MQ0P	0.000	1.097			
KC0Q	1.177	1.177	MB07	0.621	1.241	MQ0Q	1.177	1.177			
KC0R	0.730	1.136	MB08	0.708	0.944	MQ0R	0.730	1.136			
KC0S	1.285	0.857	MB0A	3.534	1.178	MQ0S	1.285	0.857			
KC0T	1.177	1.177	MB0B	1.263	3.369	MQ0T	1.177	1.177			
KC10	0.543	0.543	MB0D	1.000	1.000	MQ10	0.543	0.543			
KQ01	1.000	1.000	MB0I	1.146	2.101	MR01	1.000	1.000			
KQ02	0.000	1.097	MB0L	1.146	2.101	MR02	0.000	1.097			
KQ03	0.000	1.097	MB0M	1.146	2.101	MR03	0.000	1.097			
KQ04	0.000	1.097	MB0N	2.994	0.000	MR04	0.000	1.097			
KQ05	0.000	1.097	MB0O	2.994	0.000	MR05	0.000	1.097			
KQ06	0.000	1.549	MB0P	0.000	1.097	MR06	0.000	1.549			
KQ07	0.621	1.241	MB0Q	1.177	1.177	MR07	0.621	1.241			
KQ08	0.708	0.944	MB0R	0.730	1.136	MR08	0.708	0.944			
KQ0A	3.534	1.178	MB0S	1.285	0.857	MR0A	3.534	1.178			
KQ0B	1.263	3.369	MB0T	1.177	1.177	MR0B	1.263	3.369			
KQ0D	1.000	1.000	MB10	0.543	0.543	MR0D	1.000	1.000			

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

<u>C2 - PPO ADJUSTMENT FACTORS</u> (Excluding NAP [PX, PZ], Valueplans [VZ], In-Network Only [IN], Split Maximum Enhanced NAP plans [AU-CU, QU-RU, AV-CV, QV-RV, AW-CW, QW-RW, DX-HX, DY-HY, DZ-HZ], Enhanced NAP plans [UY-VY, XY-ZY, 0Y, 1Y].

These adjustment factors apply to the following DG options ONLY:

C2, D2, D3, F4, F5, G0, H1, I4, I5, S1, Z3

	Duan ta	Dania ta	İ	Duan ta	Dania ta		Duni to	Dania ta	İ	Duese de	Donie te
Plan	Prev. to Basic	Basic to Major	Plan	Prev. to Basic	Basic to Major	Plan	Prev. to Basic	Basic to Major	Plan	Prev. to Basic	Basic to Major
Type	Factor	Factor	Type	Factor	Factor	Type	Factor	Factor	Type	Factor	Factor
NE01	1.074	1.074	NG0I	1.252	2.296	PF01	1.074	1.074	PHOI	1.252	2.296
NE02	0.000	1.152	NG0L	1.252	2.296	PF02	0.000	1.152	PH0L	1.252	2.296
NE03	0.000	1.152	NG0M	1.252	2.296	PF03	0.000	1.152	PH0M	1.252	2.296
NE04	0.000	1.152	NG0N	3.334	0.000	PF04	0.000	1.152	PH0N	3.334	0.000
NE05	0.000	1.152	NG00	3.334	0.000	PF05	0.000	1.152	PH0O	3.334	0.000
NE06	0.000	1.636	NG0P	0.000	1.152	PF06	0.000	1.636	PH0P	0.000	1.152
NE07	0.663	1.325	NG0Q	1.272	1.272	PF07	0.663	1.325	PH0Q	1.272	1.272
NE08	0.755	1.006	NG0R	0.781	1.214	PF08	0.755	1.006	PH0R	0.781	1.214
NE0A	4.049	1.350	NG0S	1.388	0.925	PF0A	4.049	1.350	PH0S	1.388	0.925
NE0B	1.400	3.732	NG0T	1.272	1.272	PF0B	1.400	3.732	PH0T	1.272	1.272
NE0D	1.074	1.074 2.296	NG10	0.543	0.543	PF0D PF0I	1.074 1.252	1.074	PH10	0.543	0.543
NE0I NE0L	1.252 1.252	2.296 2.296	NH01 NH02	1.074 0.000	1.074 1.152	PF0L	1.252	2.296 2.296			
NE0L	1.252	2.296	NH03	0.000	1.152	PF0M	1.252	2.296			
NEON	3.334	0.000	NH04	0.000	1.152	PF0N	3.334	0.000			
NE0O	3.334	0.000	NH05	0.000	1.152	PF0O	3.334	0.000			
NE0P	0.000	1.152	NH06	0.000	1.636	PF0P	0.000	1.152			
NE0Q	1.272	1.272	NH07	0.663	1.325	PF0Q	1.272	1.272			
NE0R	0.781	1.214	NH08	0.755	1.006	PF0R	0.781	1.214			
NE0S	1.388	0.925	NH0A	4.049	1.350	PF0S	1.388	0.925			
NE0T	1.272	1.272	NH0B	1.400	3.732	PF0T	1.272	1.272			
NE10	0.543	0.543	NH0D	1.074	1.074	PF10	0.543	0.543			
NF01	1.074	1.074	NH0I	1.252	2.296	PG01	1.074	1.074			
NF02	0.000	1.152	NH0L	1.252	2.296	PG02	0.000	1.152			
NF03	0.000	1.152	NH0M	1.252	2.296	PG03	0.000	1.152			
NF04	0.000	1.152	NH0N	3.334	0.000	PG04	0.000	1.152			
NF05	0.000	1.152	NH0O	3.334	0.000	PG05	0.000	1.152			
NF06	0.000	1.636	NH0P	0.000	1.152	PG06	0.000	1.636			
NF07	0.663	1.325	NH0Q	1.272	1.272	PG07	0.663	1.325			
NF08	0.755	1.006	NH0R	0.781	1.214	PG08	0.755	1.006			
NF0A	4.049	1.350	NH0S	1.388	0.925	PG0A	4.049	1.350			
NF0B NF0D	1.400 1.074	3.732 1.074	NH0T NH10	1.272 0.543	1.272 0.543	PG0B PG0D	1.400 1.074	3.732 1.074			
NF0I	1.074	2.296	PE01	1.074	1.074	PG0I	1.252	2.296			
NF0L	1.252	2.296	PE02	0.000	1.152	PG0L	1.252	2.296			
NF0M	1.252	2.296	PE03	0.000	1.152	PG0M	1.252	2.296			
NF0N	3.334	0.000	PE04	0.000	1.152	PG0N	3.334	0.000			
NF0O	3.334	0.000	PE05	0.000	1.152	PG0O	3.334	0.000			
NF0P	0.000	1.152	PE06	0.000	1.636	PG0P	0.000	1.152			
NF0Q	1.272	1.272	PE07	0.663	1.325	PG0Q	1.272	1.272			
NF0R	0.781	1.214	PE08	0.755	1.006	PG0R	0.781	1.214			
NF0S	1.388	0.925	PE0A	4.049	1.350	PG0S	1.388	0.925			
NF0T	1.272	1.272	PE0B	1.400	3.732	PG0T	1.272	1.272			
NF10	0.543	0.543	PE0D	1.074	1.074	PG10	0.543	0.543			
NG01	1.074	1.074	PE0I	1.252	2.296	PH01	1.074	1.074			
NG02	0.000	1.152	PE0L	1.252	2.296	PH02	0.000	1.152			
NG03	0.000	1.152	PE0M	1.252	2.296	PH03	0.000	1.152			
NG04	0.000	1.152	PE0N	3.334	0.000	PH04	0.000	1.152			
NG05	0.000	1.152	PE00	3.334	0.000	PH05	0.000	1.152			
NG06 NG07	0.000	1.636	PE0P PE0Q	0.000	1.152	PH06 PH07	0.000	1.636			
NG07 NG08	0.663 0.755	1.325 1.006	PE0Q PE0R	1.272	1.272 1.214	PH07 PH08	0.663 0.755	1.325 1.006			
NG08	4.049	1.350	PE0S	0.781 1.388	0.925	PH0A	4.049	1.350			
NG0A	1.400	3.732	PE0T	1.272	1.272	PH0B	1.400	3.732			
NG0D	1.074	1.074	PE10	0.543	0.543	PH0D	1.074	1.074			
				0.010	3.3 10				l		

Using the appropriate factor from above for each DentalGuard options (if option is not a Preventive to Basic change nor a Basic to Major change, use a factor of 1.00), final factors are derived using formula below.

LINE 16 - MORBIDITY FACTOR

LINE 16A - DENTAL

Multiply the Adult and Child rate by the applicable factor below:

	Nothern California Zip Codes: 936-961 and	Southern California Zip Codes: 900-928, 930-935	Chicago Zip Codes:	All Other
Group Size	932xx in CA6	excluding 923xx in CA6	<u>600-611, 613-616</u>	<u>States</u>
1	1.285	1.265	1.352	1.373
2	1.262	1.234	1.319	1.340
3	1.201	1.170	1.241	1.264
4	1.151	1.121	1.169	1.190
5	1.130	1.099	1.132	1.168
6	1.116	1.087	1.113	1.155
7	1.104	1.076	1.093	1.142
8	1.092	1.065	1.083	1.130
9	1.080	1.065	1.073	1.120
10	1.075	1.065	1.063	1.115
11	1.075	1.065	1.054	1.097
12	1.075	1.065	1.044	1.097
13	1.075	1.065	1.034	1.097
14	1.075	1.065	1.031	1.097
15	1.075	1.065	1.030	1.097
16	1.070	1.056	1.028	1.075
17	1.070	1.056	1.028	1.075
18	1.070	1.056	1.027	1.075
19	1.070	1.056	1.026	1.075
20-24	1.070	1.056	1.024	1.075
25-29	1.056	1.056	1.023	1.060
30-49	1.032	1.032	1.010	1.036
50-69	1.006	1.006	0.994	1.010
70-99	0.996	0.996	0.985	1.000
100-149	0.985	0.985	0.985	0.985
150-249	0.970	0.970	0.970	0.970
250-499	0.950	0.950	0.950	0.950
500-999	0.935	0.935	0.935	0.935
1,000+	0.935	0.935	0.935	0.935

LINE 16B - ORTHODONTIA

Multiply the orthodontia rate by the applicable factor below:

Group Size	<u>Factor</u>
1-9	1.397
10-15	1.297
16-24	1.150
25-49	1.075
50-99	1.000
100-249	0.950
250+	0.900

<u>LINE 17</u> - ADJUSTMENT FOR ADULT ORTHODONTIA (Do not apply to Orthodontia)

Adult Orthodontia Rate = $0.11 \times Line 16B$ Orthodontia Rate (Applied to all Adults)

Child Orthodontia Rate = 0.00 x Line 16B Orthodontia Rate (Applied to all Children)

LINE 18 - PARTICIPATION PERCENTAGE

I. Without ESP

Multiply rates by the appropriate factor below:

Employee Participation	<u>Factor</u>
Less Than 25%	1.500
25% - 29%	1.350
30% - 34%	1.280
35% - 39%	1.220
40% - 44%	1.220
45% - 49%	1.140
50% - 54%	1.060
55% - 59%	1.060
60% - 64%	1.030
65% - 69%	1.005
70% - 74%	1.005
75% - 100%	1.000

II. With ESP

Multiply rates by a factor of 1.060

LINE 19 - NON-TRANSFER FACTOR

Multiply rates by the appropriate factor below:

	Less Than 1	Less Than 10 Employees		Employees	More than 250 Employee		
	Major S	Services	Major S	Services	Major Services		
<u>Duration</u>	<u>Included</u>	Excluded	Included	Excluded	<u>Included</u>	Excluded	
1 Year	1.074	1.020	1.030	1.020	1.050	1.030	
2-4 Years	1.074	1.020	1.030	1.020	1.050	1.030	
5+ Years	1.042	1.000	1.000	1.000	1.000	1.000	

LINE 20 - DEFERRED SERVICES

Multiply the Adult and Child rates by the appropriate factor below:

LINE 20Ai - DENTAL DEFERRED SERVICES

				Deferred Majo	or (1-9)						
-		All Emplo	oyees		. (1 0)	Future Employ	/ees				
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months			
1	0.939	0.901	0.871	0.848	0.992	0.980	0.968	0.958			
2	0.939	0.901	0.871	0.848	0.992	0.980	0.968	0.958			
3	0.949	0.925	0.905	0.887	0.992	0.980	0.968	0.958			
4+	0.961	0.949	0.938	0.928	0.992	0.980	0.968	0.958			
				Deferred Majo	or (10+)						
-		All Emplo	oyees	20.0000,0	Future Employees						
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months			
1	0.969	0.930	0.899	0.875	0.992	0.980	0.968	0.958			
2	0.969	0.930	0.899	0.875	0.992	0.980	0.968	0.958			
3	0.980	0.955	0.934	0.916	0.992	0.980	0.968	0.958			
4+	0.992	0.980	0.968	0.958	0.992	0.980	0.968	0.958			
			De	eferred Periodo	ntics (1-9)						
-		All Emplo			(1 0)	Future Employ	/ees				
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months			
1	0.982	0.971	0.963	0.956	0.998	0.994	0.991	0.988			
2	0.982	0.971	0.963	0.956	0.998	0.994	0.991	0.988			
3	0.985	0.978	0.972	0.967	0.998	0.994	0.991	0.988			
4+	0.989	0.985	0.982	0.979	0.998	0.994	0.991	0.988			
			De	eferred Periodo	ntics (10+)						
_		All Emplo			(101)	Future Employ	/ees				
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months			
1	0.991	0.980	0.972	0.965	0.998	0.994	0.991	0.988			
2	0.991	0.980	0.972	0.965	0.998	0.994	0.991	0.988			
3	0.994	0.987	0.981	0.976	0.998	0.994	0.991	0.988			
4+	0.998	0.994	0.991	0.988	0.998	0.994	0.991	0.988			
				Deferred Endo	dontics						
-		All Emplo	oyees			Future Employ	/ees				
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months			
1	0.983	0.963	0.946	0.933	0.996	0.989	0.983	0.978			
2	0.983	0.963	0.946	0.933	0.996	0.989	0.983	0.978			
3	0.989	0.976	0.965	0.955	0.996	0.989	0.983	0.978			
4+	0.996	0.989	0.983	0.978	0.996	0.989	0.983	0.978			
			Defe	erred Complex (Oral Surgery						
-		All Emplo	yees		 -	Future Employ	/ees				
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months			
1	0.992	0.981	0.973	0.966	0.998	0.995	0.992	0.989			
2	0.992	0.981	0.973	0.966	0.998	0.995	0.992	0.989			
3	0.995	0.988	0.982	0.978	0.998	0.995	0.992	0.989			
4+	0.998	0.995	0.992	0.989	0.998	0.995	0.992	0.989			

LINE 20Aii - OUT-OF-NETWORK DENTAL DEFERRED SERVICES

	Defer	red Major		Deferred Periodontics		
	All Employees	Future Employees		All Employees	Future Employees	
Duration	12 Months	12 Months	_	12 Months	12 Months	
1	0.945	0.994		0.987	0.998	
2	0.945	0.994		0.987	0.998	
3	0.970	0.994		0.993	0.998	
4+	0.994	0.994		0.998	0.998	

LINE 20 - DEFERRED SERVICES (Continued)

LINE 20Bi - ORTHODONTIA DEFERRED SERVICES

_	Deferred Orthodontics (5-9)								
_	All Employees					Future Em	ployees		
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months	
1	N/A	0.850	0.787	0.726	N/A	0.919	0.883	0.844	
2	N/A	0.919	0.835	0.726	N/A	0.919	0.883	0.844	
3	N/A	0.919	0.883	0.844	N/A	0.919	0.883	0.844	
1	NI/A	0.010	U 883	0.844	NI/A	0.010	0.883	0.844	

Deferred Orthodontics (10-15)

_	All Employees					Future Emp	oloyees	
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months
1	0.980	0.850	0.802	0.751	0.998	0.919	0.898	0.869
2	0.998	0.919	0.850	0.751	0.998	0.919	0.898	0.869
3	0.998	0.919	0.898	0.869	0.998	0.919	0.898	0.869
4+	0.998	0.919	0.898	0.869	0.998	0.919	0.898	0.869

Deferred Orthodontics (16-24)

_	All Employees					Future Emp	oloyees	
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months
1	0.980	0.900	0.852	0.801	0.998	0.969	0.948	0.919
2	0.998	0.969	0.900	0.801	0.998	0.969	0.948	0.919
3	0.998	0.969	0.948	0.919	0.998	0.969	0.948	0.919
4+	0.998	0.969	0.948	0.919	0.998	0.969	0.948	0.919

Deferred Orthodontics (25+)

_	All Employees					Future Em	ployees	
Duration	6 Months	12 Months	18 Months	24 Months	6 Months	12 Months	18 Months	24 Months
1	0.980	0.925	0.892	0.861	0.998	0.994	0.988	0.979
2	0.998	0.994	0.940	0.861	0.998	0.994	0.988	0.979
3	0.998	0.994	0.988	0.979	0.998	0.994	0.988	0.979
4+	0.998	0.994	0.988	0.979	0.998	0.994	0.988	0.979

LINE 20Bii - OUT-OF-NETWORK ORTHODONTIA DEFERRED SERVICES

Deferred Orthodontics

•	All Employees	Future Employees
Duration	12 Months	12 Months
1	0.940	0.995
2	0.968	0.995
3	0.995	0.995
4+	0.995	0.995

LINE 21 - DUAL CHOICE FACTOR

For Indemnity/PPO cases quoted with non-Guardian PPD, multiply rates by 1.15. For Indemnity/PPO cases quoted in California with Guardian PPD, multiply rates by 1.05.

LINE 22 - TIED TO MEDICAL FACTORS

Multiply rates by a factor of 1.000

LINE 23 - BUY-UP PLANS (Does not apply to Orthodontia)

For a single or a combination of buy-up plans, add applicable buy-up load(s) to 1.00 to derive your final buy-up factor. Then multiply rates by buy-up factor.

Buy-Up Coinsurance		Buy-Up	Base	Buy-Up
Plan Codes	<u>Coinsurance</u>	<u>Coinsurance</u>	<u>Load</u>	<u>Load</u>
C1	100/80/50	100/100/60	0.02	0.02
C2	80/50/25	100/80/50	0.02	0.02
C3	80/70/40	100/80/50	0.02	0.02
C4	100/80/0	100/80/50	0.07	0.07
C5	100/50/0	100/80/50	0.07	0.07
C6	100/50/25	100/80/50	0.02	0.02

Available for Indemnity Plans only. Can be offered with M Buy-Ups.

Buy-Up PPO		Buy-Up	Base	Buy-Up
Plan Codes	PPO Plans	PPO Plans	Load	Load
D1	PPO plan C*	PPO 1 * -12 months deferred major	0.02	0.02
D2	PPO plan C*	PPO 2 * -12 months deferred major	0.02	0.02
D3	PPO plan C*	PPO 3 * -12 months deferred major	0.02	0.02
D4	PPO plan C*	PPO 4 * -12 months deferred major	0.02	0.02
D5	PPO plan 0 or G*	PPO 7 * -12 months deferred major	0.02	0.02
D6	PPO plan 0 or G*	PPO O * -12 months deferred major	0.02	0.02
D7	PPO plan 0 or G*	PPO T * -12 months deferred major	0.02	0.02
DD	PPO plan C*	PPO D * -12 months deferred major	0.02	0.02

 $^{^{\}star}$ Available for PPO Plan types with first character in the Split Value PPO Plan (K-P) or Regular PPO Plan (U-Z) range.

Buy-Up In-Network	In-Network	Buy-Up	Base	Buy-Up
Plan Codes	Base Plan	PPO Plans	<u>Load</u>	<u>Load</u>
l1	100/80/50	PPO 1 *	0.02	0.02
12	100/80/50	PPO 2 *	0.02	0.02
13	100/80/50	PPO 3 *	0.02	0.02
14	100/80/50	PPO 4 *	0.02	0.02
ID	100/80/50	PPO D *	0.02	0.02
J1	100/80/0	PPO 1 *	0.07	0.07
J2	100/80/0	PPO 2 *	0.07	0.07
J3	100/80/0	PPO 3 *	0.07	0.07
J4	100/80/0	PPO 4 *	0.07	0.07
JD	100/80/0	PPO D *	0.07	0.07

^{*} The Buy-Up PPO Plan type's first character must fall within the Regular PPO Plan (U-Z) or Split Value PPO Plan (K-P) range. Can be offered with M Buy-Up plans.

Buy-Up Maximum		Buy-Up	Base	Buy-Up
Plan Codes	Base Maximum	<u>Maximum</u>	<u>Load</u>	Load
M1	\$500 max	\$750 max	0.02	0.02
M2	\$750 max	\$1,000 max	0.02	0.02
M3	\$1,000 max	\$1,500 max	0.02	0.02
M4	\$500 max	\$1,000 max	0.05	0.05
M5	\$1,000 max	\$2,000 max	0.05	0.05
M6	\$1,500 max	\$2,000 max	0.02	0.02

Available for Indemnity, NAP or PPO plan types with first character in the Split Value PPO Plan (K-P) or Regular PPO Plan (U-Z) range. Can be combined with C, P, V, I and J Buy-Ups.

LINE 23 - BUY-UP PLANS (Does not apply to Orthodontia) - Continued

Buy-Up PPO		Buy-Up	Base	Buy-Up
Plan Codes	PPO Plans	PPO Plans	<u>Load</u>	<u>Load</u>
P1	PPO plan 7,8,A, O or B*	PPO 1*	0.02	0.02
P2	PPO plan 7,8,A,O or B*	PPO 2*	0.02	0.02
P3	PPO plan 7,8,A, O or B*	PPO 3*	0.02	0.02
P4	PPO plan 7,8,A, O or B*	PPO 4*	0.02	0.02
P5	PPO plan 0 or G*	PPO 7*	0.07	0.07
P6	PPO plan 0 or G*	PPO O*	0.07	0.07
P7	PPO plan 0 or G*	PPO T*	0.07	0.07
PD	PPO plan 7,8,A, O or B*	PPO D*	0.02	0.02

⁻ The 1,2,3,4,7,8,A,B, D or O above refer to the second character of the PPO plan type.

^{*} Available for PPO plan types with first character in the Regular PPO Plan (U-Z) or Split Value PPO Plan (K-P) range.

Buy-Up PPO		Buy-Up	Base	Buy-Up
Plan Codes	PPO Plans	PPO Plans	<u>Load</u>	Load
Q1	PPO plan C *	PPO 1*	0.07	0.07
Q2	PPO plan C *	PPO 2*	0.07	0.07
Q3	PPO plan C *	PPO 3*	0.07	0.07
Q4	PPO plan C *	PPO 4*	0.07	0.07
QD	PPO plan C *	PPO D*	0.07	0.07

^{*} Available for PPO plan types with first character in the Regular PPO plan (U-Z) or Split Value PPO Plan (K-P) range.

Buy-Up Value	Value	Buy-Up Value	Base	Buy-Up
Plan Codes	<u>Coinsurance</u>	<u>Coinsurance</u>	<u>Load</u>	<u>Load</u>
V1	100/80/50	100/100/60	0.02	0.02
V2	80/50/25	100/80/50	0.02	0.02
V3	80/70/40	100/80/50	0.02	0.02
V4	100/80/0	100/80/50	0.07	0.07
V5	100/50/0	100/80/50	0.07	0.07
V6	100/50/25	100/80/50	0.02	0.02

Available for Indemnity VZ Plans Only. Can be combined with M Buy-ups.

Buy-Up Special		Buy-Up	Base	Buy-Up
Plan Codes	Special Plans	Special Plans	<u>Load</u>	<u>Load</u>
S1	80/80/0 deductible not	100/80/50 deductible	0.07	0.07
	waived for prev.	waived for prev.		
	Ded > \$50	Ded = Base ded \$50		
S2	PPO plan XE	PPO plan W1	0.02	0.02
S3	100/80/0	100/80/50 -12 months deferred major	0.02	0.02

S1 and S3 offered for Indemnity Plans only S2 offered for PPO plans only

⁻ Can be combined with M Buy-Ups.

LINE 24 - INCREASING BENEFIT FACTORS

LINE 24A - INCENTIVE PLANS

INDEMNITY INCENTIVE COINSURANCE PLANS

Incentive				
Code	Duration 1	Duration 2	Duration 3	Duration 4
1	100/0/0	100/50/25	100/80/50	-
2	80/60/30	90/70/40	100/80/50	-
3	100/80/0	100/80/25	100/80/50	-
4	100/50/0	100/80/25	100/80/50	-
5	100/80/25	100/80/50	-	-
6	100/80/0	100/80/50	-	-
7	100/50/25	100/80/50	-	-
8	100/50/50	100/60/50	100/70/50	100/80/50
9	100/60/40	100/70/50	100/80/50	-
10	100/80/10	100/80/25	100/80/50	-

INCENTIVE MAXIMUM PLANS

Incentive			
Code	Duration 1	Duration 2	Duration 3
1X	\$500	\$1,000	\$1,500
2X	\$500	\$750	\$1,000
3X	\$750	\$1,000	\$1,500
4X	\$1,000	\$1,500	\$2,000
5X	\$500	\$1,000	-
6X	\$750	\$1,000	-
7X	\$1,000	\$1,500	-
8X	\$750	\$1,000	\$1,250
9X	\$1,000	\$1,250	\$1,500

PPO INCENTIVE COINSURANCE PLANS

Incentive	Duration 1		Du	Duration 2		Duration 3	
Code	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
l1	100/80/40	100/60/30	100/90/50	100/70/40	100/100/60	100/80/50	
12	100/80/40	80/60/30	100/90/50	90/70/40	100/100/60	100/80/50	
13	100/80/25	100/50/0	100/80/50	100/50/25	100/100/60	100/80/50	
14	100/60/30	80/50/20	100/70/40	80/60/30	100/80/50	80/70/40	
15	100/80/0	80/70/0	100/80/25	80/70/20	100/80/50	80/70/40	
16	100/0/0	80/0/0	100/50/25	80/40/20	100/80/50	80/70/40	
17	100/80/50	100/80/25	100/100/60	100/80/50	-	-	
18	100/80/25	100/80/0	100/100/60	100/80/50	-		
19	100/50/25	80/50/0	100/80/50	80/70/40	-	-	
1A	100/80/0	80/60/0	100/80/50	80/70/40	-	-	
1B	100/0/0	100/0/0	100/80/50	100/50/25	100/90/60	100/80/50	

LINE 24A - INCENTIVE PLANS (Continued)

Multiply the Adult and Child rates by the appropriate factor below:

	Preventive Service Required								
Incentive		Non-Tı	ransferred		Transferred				
Code	Duration 1	Duration 2	Duration 3	Duration 4	Duration 1	Duration 2	Duration 3	Duration 4	
1	0.605	0.605	0.676	0.747	0.747	0.747	0.747	0.747	
2	0.811	0.811	0.840	0.869	0.869	0.869	0.869	0.869	
3	0.868	0.868	0.890	0.912	0.912	0.912	0.912	0.912	
4	0.780	0.780	0.822	0.864	0.864	0.864	0.864	0.864	
5	0.945	0.945	0.957	0.970	0.970	0.970	0.970	0.970	
6	0.900	0.900	0.927	0.954	0.954	0.954	0.954	0.954	
7	0.857	0.857	0.889	0.922	0.922	0.922	0.922	0.922	
8	0.878	0.878	0.891	0.905	0.905	0.905	0.905	0.905	
9	0.905	0.905	0.921	0.938	0.938	0.938	0.938	0.938	
10	0.886	0.886	0.902	0.918	0.918	0.918	0.918	0.918	
1X	0.912	0.912	0.945	0.978	0.978	0.978	0.978	0.978	
2X	0.876	0.876	0.896	0.915	0.915	0.915	0.915	0.915	
3X	0.966	0.966	0.987	1.007	1.007	1.007	1.007	1.007	
4X	1.056	1.056	1.079	1.102	1.102	1.102	1.102	1.102	
5X	0.899	0.899	0.922	0.945	0.945	0.945	0.945	0.945	
6X	0.952	0.952	0.963	0.974	0.974	0.974	0.974	0.974	
7X	1.045	1.045	1.060	1.074	1.074	1.074	1.074	1.074	
8X	0.960	0.960	0.976	0.992	0.992	0.992	0.992	0.992	
9X	1.030	1.030	1.043	1.056	1.056	1.056	1.056	1.056	
l1	1.000	1.000	1.022	1.045	1.045	1.045	1.045	1.045	
12	1.000	1.000	1.031	1.061	1.061	1.061	1.061	1.061	
13	1.000	1.000	1.040	1.080	1.080	1.080	1.080	1.080	
14	1.000	1.000	1.026	1.052	1.052	1.052	1.052	1.052	
15	1.000	1.000	1.025	1.049	1.049	1.049	1.049	1.049	
16	1.000	1.000	1.120	1.240	1.240	1.240	1.240	1.240	
17	1.000	1.000	1.016	1.032	1.032	1.032	1.032	1.032	
18	1.000	1.000	1.030	1.061	1.061	1.061	1.061	1.061	
19	1.000	1.000	1.045	1.090	1.090	1.090	1.090	1.090	
IA	1.000	1.000	1.036	1.072	1.072	1.072	1.072	1.072	
IB	1.000	1.000	1.103	1.206	1.206	1.206	1.206	1.206	

LINE 24A - INCENTIVE PLANS (Continued)

Multiply the Adult and Child rates by the appropriate factor below:

	Preventive Service Not Required							
Incentive		Non-Tr	ansferred		_	Tran	sferred	
Code	Duration 1	Duration 2	Duration 3	Duration 4	Duration 1	Duration 2	Duration 3	Duration 4
1	0.674	0.674	0.772	0.870	0.870	0.870	0.870	0.870
2	0.839	0.839	0.881	0.923	0.923	0.923	0.923	0.923
3	0.890	0.890	0.920	0.951	0.951	0.951	0.951	0.951
4	0.821	0.821	0.878	0.935	0.935	0.935	0.935	0.935
5	0.957	0.957	0.973	0.990	0.990	0.990	0.990	0.990
6	0.926	0.926	0.960	0.994	0.994	0.994	0.994	0.994
7	0.888	0.888	0.931	0.973	0.973	0.973	0.973	0.973
8	0.889	0.889	0.910	0.932	0.932	0.932	0.932	0.932
9	0.921	0.921	0.944	0.966	0.966	0.966	0.966	0.966
10	0.901	0.901	0.924	0.948	0.948	0.948	0.948	0.948
1X	0.944	0.944	0.991	1.037	1.037	1.037	1.037	1.037
2X	0.895	0.895	0.923	0.951	0.951	0.951	0.951	0.951
3X	0.986	0.986	1.017	1.047	1.047	1.047	1.047	1.047
4X	1.078	1.078	1.111	1.144	1.144	1.144	1.144	1.144
5X	0.921	0.921	0.951	0.981	0.981	0.981	0.981	0.981
6X	0.963	0.963	0.977	0.991	0.991	0.991	0.991	0.991
7X	1.059	1.059	1.079	1.098	1.098	1.098	1.098	1.098
8X	0.976	0.976	0.999	1.022	1.022	1.022	1.022	1.022
9X	1.043	1.043	1.061	1.079	1.079	1.079	1.079	1.079
l1	1.022	1.022	1.054	1.086	1.086	1.086	1.086	1.086
12	1.030	1.030	1.074	1.118	1.118	1.118	1.118	1.118
13	1.039	1.039	1.099	1.159	1.159	1.159	1.159	1.159
14	1.025	1.025	1.062	1.100	1.100	1.100	1.100	1.100
15	1.024	1.024	1.058	1.093	1.093	1.093	1.093	1.093
16	1.117	1.117	1.283	1.450	1.450	1.450	1.450	1.450
17	1.015	1.015	1.036	1.056	1.056	1.056	1.056	1.056
18	1.030	1.030	1.069	1.108	1.108	1.108	1.108	1.108
19	1.044	1.044	1.103	1.161	1.161	1.161	1.161	1.161
IA	1.035	1.035	1.080	1.125	1.125	1.125	1.125	1.125
IB	1.151	1.151	1.313	1.476	1.476	1.476	1.476	1.476

LINE 24B - MAXIMUM ROLLOVER FACTORS

Multiply the Adult and Child rates by the appropriate factor below:

I. NO QUALIFYING CLAIM NEEDED TO RETAIN ROLLOVER ACCOUNT

Indemnity

Plan						
Index	Maximum	Duration 1	Duration 2	Duration 3	Duration 4	Duration 5+
01	\$500	1.000	1.010	1.023	1.023	1.030
02	\$750	1.000	1.010	1.023	1.023	1.030
03	\$1,000	1.000	1.010	1.023	1.023	1.030
04	\$1,200	1.000	1.010	1.023	1.023	1.030
05	\$1,250	1.000	1.010	1.023	1.023	1.030
06	\$1,500	1.000	1.010	1.023	1.023	1.030
06	\$1,750	1.000	1.010	1.023	1.023	1.030
07	\$2,000	1.000	1.010	1.023	1.023	1.030
08	\$2,500	1.000	1.010	1.023	1.023	1.030
09	\$3000+	1.000	1.010	1.023	1.023	1.030

PPO

Plan						
Index	Maximum	Duration 1	Duration 2	Duration 3	Duration 4	Duration 5+
10	\$500	1.000	1.010	1.023	1.023	1.030
11	\$750	1.000	1.010	1.023	1.023	1.030
12	\$1,000	1.000	1.010	1.023	1.023	1.030
13	\$1,200	1.000	1.010	1.023	1.023	1.030
14	\$1,250	1.000	1.010	1.023	1.023	1.030
15	\$1,500	1.000	1.010	1.023	1.023	1.030
15	\$1,750	1.000	1.010	1.023	1.023	1.030
16	\$2,000	1.000	1.010	1.023	1.023	1.030
17	\$2,500	1.000	1.010	1.023	1.023	1.030
18	\$3000+	1.000	1.010	1.023	1.023	1.030

Maximum Rollover Lite

Plan						
Index	Maximum	Duration 1	Duration 2	Duration 3	Duration 4	Duration 5+
19	\$500	1.000	1.005	1.012	1.012	1.015
20	\$750	1.000	1.005	1.012	1.012	1.015
21	\$1,000	1.000	1.005	1.012	1.012	1.015
22	\$1,200	1.000	1.005	1.012	1.012	1.015
23	\$1,250	1.000	1.005	1.012	1.012	1.015
24	\$1,500	1.000	1.005	1.012	1.012	1.015
24	\$1,750	1.000	1.005	1.012	1.012	1.015
25	\$2,000	1.000	1.005	1.012	1.012	1.015
26	\$2,500	1.000	1.005	1.012	1.012	1.015
27	\$3000+	1.000	1.005	1.012	1.012	1.015

II. For Plans requiring a qualifying claim to retain a rollover account, multiply the rates in the chart above by 0.67.

III. For Plans that do not have maximum rollover, use a factor of 0.99 for all durations. Do not apply the factors from Section I or II above.

LINE 24B - MAXIMUM ROLLOVER FACTORS

IV. MAXIMUM ROLLOVER DESCRIPTIONS

Indemnity

Plan	Plan	Threshold	Rollover	Account
Index	Maximum	Max	Max	Limit
01	\$500	\$200	\$100	\$500
02	\$750	\$300	\$150	\$500
03	\$1,000	\$500	\$250	\$1,000
04	\$1,200	\$600	\$300	\$1,200
05	\$1,250	\$600	\$300	\$1,250
06	\$1,500	\$700	\$350	\$1,250
06	\$1,750	\$700	\$350	\$1,250
07	\$2,000	\$800	\$400	\$1,500
08	\$2,500	\$900	\$450	\$1,500
09	\$3000+	\$1,000	\$500	\$1,500

<u>PPO</u>

Plan	Plan	Threshold	Rollover	In-Network Only	Account
Index	Maximum	Max	Max	Rollover Max	Limit
10	\$500	\$200	\$100	\$150	\$500
11	\$750	\$300	\$150	\$200	\$500
12	\$1,000	\$500	\$250	\$350	\$1,000
13	\$1,200	\$600	\$300	\$400	\$1,200
14	\$1,250	\$600	\$300	\$450	\$1,250
15	\$1,500	\$700	\$350	\$500	\$1,250
15	\$1,750	\$700	\$350	\$500	\$1,250
16	\$2,000	\$800	\$400	\$600	\$1,500
17	\$2,500	\$900	\$450	\$700	\$1,500
18	\$3000+	\$1,000	\$500	\$750	\$1,500

Maximum Rollover Lite

Plan	Plan	Threshold	Rollover	In-Network Only	Account
Index	Maximum	Max	Max	Rollover Max	Limit
19	\$500	\$200	\$50	\$75	\$250
20	\$750	\$300	\$75	\$100	\$250
21	\$1,000	\$500	\$125	\$175	\$500
22	\$1,200	\$600	\$150	\$200	\$600
23	\$1,250	\$600	\$150	\$225	\$625
24	\$1,500	\$700	\$175	\$250	\$625
24	\$1,750	\$700	\$175	\$250	\$625
25	\$2,000	\$800	\$200	\$300	\$750
26	\$2,500	\$900	\$225	\$350	\$750
27	\$3000+	\$1,000	\$250	\$375	\$750

LINE 25 - RATE GUARANTEE FACTORS

If Rate Guarantee applies, multiply rates by appropriate factor below.

I. Rate Guarantee

2 Year Rate (Juarantee		3 year Hate Guarantee								
			0%	Deferred Major	Incentive Plan						
Case Size	<u>Factor</u>	Case Size	<u>Major</u>	Non-Transferred Cases	(Ind. or PPO)						
1-9	1.07	1-9	1.065	1.065	1.075						
10-249	1.07	10-99	1.065	1.065	1.075						
250+	1.07	100-499	1.085	1.085	1.090						
		500+	N/A	N/A	N/A						

II. Renewal Caps

Renewal Cap	First	First and Second
Percent Option	Renewal Cap	<u>Renewal Cap</u>
5.0%	1.035	1.065
5.5%	1.033	1.060
6.0%	1.030	1.055
6.5%	1.029	1.053
7.0%	1.028	1.050
7.5%	1.025	1.045
8.0%	1.023	1.040
8.5%	1.022	1.038
9.0%	1.020	1.035
9.5%	1.019	1.033
10.0%	1.017	1.030
10.5%	1.016	1.028
11.0%	1.015	1.025
11.5%	1.013	1.023
12.0%	1.009	1.020
12.5%	1.009	1.019
13.0%	1.007	1.018
13.5%	1.007	1.016
14.0%	1.005	1.014
14.5%	1.005	1.011
15.0%	1.005	1.006

LINE 26 - OPEN ENROLLMENT FACTOR

Multiply rates by 1.01 if open enrollment has been selected.

<u>LINE 27</u> - OPTIONAL TMJ FACTOR (Do not apply to Orthodontia)

Multiply rates by the factor below for optional TMJ.

	<u>WA & AR</u>	All Other States
With TMJ	1.05	Not Allowed

LINE 28 - DEPENDENT AGE LIMITS

LINE 28A - DENTAL DEPENDENT AGE LIMITS

Multiply the Child rate by the appropriate factor below:

	Dependent Childi	ren Covered through		Dependent Childr		
-	Non Students	Full-Time Students	<u>Factor</u>	Non Students	Full-Time Students	<u>Factor</u>
	19	19	0.920	21	24	0.995
	19	20	0.933	21	25	1.001
	19	21	0.947	21	26	1.008
	19	22	0.960	22	22	0.983
	19	23	0.972	22	23	0.996
	19	24	0.979	22	24	1.003
	19	25	0.985	22	25	1.009
	19	26	0.992	22	26	1.016
	20	20	0.941	23	23	1.004
	20	21	0.955	23	24	1.011
	20	22	0.967	23	25	1.017
	20	23	0.980	23	26	1.024
	20	24	0.987	24	24	1.019
	20	25	0.993	24	25	1.025
	20	26	0.992	24	26	1.032
	21	21	0.961	25	25	1.033
	21	22	0.975	25	26	1.040
	21	23	0.988	26	26	1.067
		State of Iowa		27	27	1.053
	25	99	1.053		State of Texas	
	26	99	1.060	25	26	1.000
		State of Illinois			State of New Mexico	
	26	26	1.048	25	26	1.000
	26	30	1.048			

LINE 28B - ORTHODONTIA DEPENDENT AGE LIMITS

Multiply the orthodontia rate by a factor of 1.000

LINE 30 - IMPLANTS

			Adult F	actors			Child Factors							
Maximum			Case	Size					Case	Size				
Benefit	2-15	16-24	25-49	50-99	100-249	250+	2-15	16-24	25-49	50-99	100-249	250+		
\$500	1.012	1.019	1.015	1.012	1.010	1.006	1.003	1.004	1.003	1.003	1.002	1.001		
\$750	1.012	1.019	1.015	1.012	1.010	1.006	1.003	1.004	1.003	1.003	1.002	1.001		
\$1,000	1.012	1.019	1.015	1.012	1.010	1.006	1.003	1.004	1.003	1.003	1.002	1.001		
\$1,200	1.019	1.025	1.019	1.015	1.012	1.010	1.004	1.005	1.004	1.003	1.003	1.002		
\$1,250	1.019	1.025	1.019	1.015	1.012	1.010	1.004	1.005	1.004	1.003	1.003	1.002		
\$1,500	1.019	1.025	1.019	1.015	1.012	1.010	1.004	1.005	1.004	1.003	1.003	1.002		
\$1,750	1.022	1.029	1.022	1.017	1.014	1.011	1.005	1.006	1.005	1.004	1.003	1.002		
\$2,000	1.025	1.031	1.025	1.019	1.015	1.012	1.005	1.006	1.005	1.004	1.003	1.003		
\$2,500	1.031	1.037	1.031	1.025	1.019	1.015	1.006	1.008	1.006	1.005	1.004	1.003		
\$3,000	1.050	1.044	1.037	1.031	1.025	1.019	1.010	1.009	1.008	1.006	1.005	1.004		
\$3,500	1.050	1.044	1.037	1.031	1.025	1.019	1.010	1.009	1.008	1.006	1.005	1.004		
\$4,000	1.050	1.044	1.037	1.031	1.025	1.019	1.010	1.009	1.008	1.006	1.005	1.004		
\$4,500	1.050	1.044	1.037	1.031	1.025	1.019	1.010	1.009	1.008	1.006	1.005	1.004		
\$5,000	1.050	1.044	1.037	1.031	1.025	1.019	1.010	1.009	1.008	1.006	1.005	1.004		

Line 31 Adult Factor is equal to 1.000

Line 31 Child Factor is equal to the sum of Lines 31A through 31G

LINE 31A - UNLIMITED MAX ADJUSTMENT FACTORS

Obtain the appropriate Unlimited Max Adj Factors from the HCR factor table

LINE 31B - OUT OF POCKET MAXIMUM ADJUSTMENT FACTORS

Obtain the appropriate OOP Max Adj Factors from the HCR factor table

$\underline{\mathsf{LINE}\; \mathsf{31C}}\; \text{-}\; \; \mathsf{MEDICALLY}\; \mathsf{NECESSARY}\; \mathsf{ORTHODONTIA}\; \mathsf{ADJUSTMENT}\; \mathsf{FACTORS}\;$

Divide the appropriate Medically Necessary Orthodontia Adj Factor by the Line 30 Child rate

State AK	Rating Area Entire State	From OOP Max \$0	<u>To OOP Max</u> \$1,500	Factor 3.70	<u>State</u> MN	Rating Area Entire State	From OOP Max \$0	To OOP Max \$1,500	Factor 3.28
AL	Entire State	\$0	\$1,500	3.29	MO	Entire State	\$0	\$1,500	2.93
AR	Entire State	\$0 \$0	\$1,500	3.14	MS	Entire State	\$0 \$0	\$1,500	2.90
AZ	Entire State	\$0 \$0	\$1,500	3.35	MT	Entire State	\$0	\$1,500	2.93
CA	CA1	\$0 \$0	\$1,500	2.92	NC	Entire State	\$0 \$0	\$1,500	3.28
CA	CA2	\$0 \$0	\$1,500	2.92	ND ND	Entire State	\$0	\$1,500	2.89
CA	CA2	\$0 \$0	\$1,500	2.92	NE NE	Entire State	\$0 \$0	\$1,500	3.13
CA	CA3	\$0 \$0	\$1,500	3.02	NH	Entire State	\$0 \$0	\$1,500	3.13
CA	CA4 CA5	\$0 \$0	\$1,500	2.97			\$0 \$0		3.35
					NJ	Entire State		\$1,500 \$1,500	
CA	CA6	\$0 \$0	\$1,500	2.97	NM NV	Entire State NV1	\$0 ©0	\$1,500	3.38
CA	CA7	\$0 \$0	\$1,500 \$1,500	2.92		NV2	\$0 ***	\$1,500	3.75
CA	CA8	\$0	\$1,500	2.92	NV		\$0	\$1,500	4.46
CA	CA10	\$0 \$0	\$1,500 \$1,500	3.02	NV	NV3	\$0 ***	\$1,500	4.46
CA	CA10 CA11	\$0 \$0	\$1,500 \$1,500	2.97 2.92	NY NY	NY1 NY2	\$0 ***	\$1,500	3.38 3.38
CA			\$1,500				\$0 ***	\$1,500	
CA	CA12	\$0 \$0	\$1,500 \$1,500	2.97	NY	NY3	\$0 ***	\$1,500	3.38
CA	CA14	\$0 #0	\$1,500	3.02	NY	NY4	\$0 ***	\$1,500	3.38
CA	CA14	\$0 \$0	\$1,500	3.02	NY	NY5	\$0 ***	\$1,500	3.53
CA	CA15	\$0	\$1,500	3.02	NY	NY6	\$0 ***	\$1,500	3.84
CA	CA16	\$0 \$0	\$1,500	3.02	NY	NY7	\$0 ***	\$1,500	3.53
CA	CA17	\$0	\$1,500	2.92	NY	NY8	\$0 ***	\$1,500	3.38
CA	CA18	\$0	\$1,500	2.92	NY	NY9	\$0	\$1,500	3.38
CA	CA19	\$0	\$1,500	2.92	NY	NY10	\$0	\$1,500	3.53
CA	CA20	\$0	\$1,500	3.02	NY	NY12	\$0	\$1,500	3.38
CA	CA21	\$0	\$1,500	3.02	NY	NY13	\$0	\$1,500	3.53
CA	CA22	\$0	\$1,500	2.92	NY	NY15	\$0	\$1,500	3.38
CA	CA23	\$0	\$1,500	3.02	NY	NY16	\$0	\$1,500	3.38
CA	CA24	\$0	\$1,500	2.92	OH	Entire State	\$0	\$1,500	3.07
CA	CA25	\$0	\$1,500	3.02	OK	Entire State	\$0	\$1,500	2.89
CA	CA26	\$0	\$1,500	3.02	OR	Entire State	\$0	\$1,500	3.13
CA	CA27	\$0	\$1,500	2.97	PA	PA1	\$0	\$1,500	3.25
CA	CA28	\$0	\$1,500	2.92	PA	PA2	\$0	\$1,500	3.25
CA	CA29	\$0	\$1,500	2.92	PA	PA3	\$0	\$1,500	3.25
CA	CA30	\$0	\$1,500	3.02	PA	PA4	\$0	\$1,500	3.25
CA	CA31	\$0	\$1,500	3.02	PA	PA5	\$0	\$1,500	2.97
CA	CA32	\$0	\$1,500	3.02	PA	PA6	\$0	\$1,500	3.25
CA	CA34	\$0	\$1,500	3.02	PA	PA7	\$0	\$1,500	3.25
CA	CA35	\$0	\$1,500	3.02	PA	PA8	\$0	\$1,500	2.97
CO	Entire State	\$0	\$1,500	3.74	PA	PA9	\$0	\$1,500	3.25
CT	Entire State	\$0	\$500	4.43	PA	PA10	\$0	\$1,500	2.97
CT	Entire State	\$500	\$1,500	3.65	PA	PA11	\$0	\$1,500	2.97
DC	Entire State	\$0	\$1,500	3.93	PA	PA12	\$0	\$1,500	2.97
DE	Entire State	\$0	\$1,500	3.51	PA	PA13	\$0	\$1,500	3.25
FL	Entire State	\$0	\$1,500	3.34	PA	PA14	\$0	\$1,500	3.25
GA	Entire State	\$0	\$1,500	3.41	PA	PA15	\$0	\$1,500	2.97
HI	Entire State	\$0	\$1,500	3.13	PA	PA16	\$0	\$1,500	3.25
IA	Entire State	\$0	\$1,500	2.99	PA	PA17	\$0	\$1,500	3.25
ID 	Entire State	\$0	\$1,500	2.93	PA	PA18	\$0	\$1,500	3.25
IL 	IL1	\$0	\$1,500	2.85	RI	Entire State	\$0	\$1,500	3.48
IL 	IL2	\$0	\$1,500	3.46	SC	Entire State	\$0	\$1,500	3.28
IL 	IL3	\$0	\$1,500	3.46	SD	Entire State	\$0	\$1,500	2.75
IL 	IL4	\$0	\$1,500	3.46	TN	Entire State	\$0	\$1,500	3.15
IL.	IL5	\$0	\$1,500	3.46	TX	Entire State	\$0	\$1,500	3.46
IL.	IL6	\$0	\$1,500	2.85	UT	Entire State	\$0	\$1,500	2.99
IL.	IL10	\$0	\$1,500	3.46	VA	VA1	\$0	\$1,500	3.46
IL.	IL11	\$0	\$1,500	3.46	VA	VA2	\$0	\$1,500	3.46
IL.	IL12	\$0	\$1,500	3.04	VA	VA3	\$0	\$1,500	3.93
IL	IL13	\$0	\$1,500	2.85	VA	VA4	\$0	\$1,500	3.46
IL	IL14	\$0	\$1,500	3.46	VA	VA5	\$0	\$1,500	3.46
IL	IL15	\$0	\$1,500	2.85	VA	VA6	\$0	\$1,500	3.46
IL.	IL16	\$0	\$1,500	2.85	VA	VA7	\$0	\$1,500	3.46
IN	Entire State	\$0	\$1,500	3.22	VA	VA8	\$0	\$1,500	3.46
KS	Entire State	\$0	\$1,500	3.28	VA	VA9	\$0	\$1,500	3.46
KS	Entire State	\$0	\$1,500	3.08	VA	VA10	\$0	\$1,500	3.46
KY	Entire State	\$0	\$1,500	2.79	VT	Entire State	\$0	\$1,500	2.98
LA	Entire State	\$0	\$1,500	3.01	WA	Entire State	\$0	\$1,500	3.87
MA	Entire State	\$0	\$1,500	3.22	WI	Entire State	\$0	\$1,500	3.23
MD	Entire State	\$0	\$1,500	3.03	WV	Entire State	\$0	\$1,500	3.05
ME	Entire State	\$0	\$1,500	3.25	WY	Entire State	\$0	\$1,500	2.79
MI	Entire State	\$0	\$1,500	3.19					

<u>LINE 31</u> - HEALTHCARE REFORM ADJUSTMENT FACTORS (Continued)

<u>LINE 31D</u> - NO MAJOR AND PREVENTIVE ONLY ADJUSTMENT FACTORS

EHB	Adjustme	nt Factors
Plan	Zero Major	Prev Only
E001	0.0135	0.3241
E002	0.0075	0.1184
E003	0.0150	0.3256
E004	0.0075	0.1850
E005	0.0120	0.3004
E006	0.0150	0.3256
E007	0.0120	0.2339
E010	0.0120	0.3226
E011	0.0105	0.2768
E012	0.0060	0.1613
E015	0.0180	0.3730
E016	0.0120	0.2783
E018	0.0120	0.3004
E019	0.0075	0.1184
E020	0.0060	0.1613
E021	0.0120	0.3226
E022	0.0150	0.3700
E023	0.0120	0.3226
E025	0.0060	0.1613
E026	0.0120	0.3226
E027	0.0180	0.3730
E028	0.0120	0.2783
E030	0.0150	0.3256
E031	0.0150	0.3034
E032	0.0150	0.3256
E033	0.0075	0.1628
E034	0.0060	0.1613
E035	0.0120	0.3226
E036	0.0120	0.3115
E037	0.0075	0.1628
E038	0.0120	0.3115
E039	0.0105	0.2768

LINE 31 - HEALTHCARE REFORM ADJUSTMENT FACTORS (Continued)

LINE 31E - HCR ADJUSTMENT FACTORS FOR DENTALGUARD OPTIONS

Determine if any of the DG Options (Line 15B) were selected with the Current Plan to move Services from Basic to Major (DG Options F1, F2, F3, G, H, I1, I2, or I3).

DG Option Adj Factor = State Factor per Table Below * Line 15C2 PPO Adj Factor * sum(DG Option Child Factors selected from list above)

* IF {EHB INN Bas Coins > Curr INN Maj Coins, 1 - Max [0, (Curr INN Bas Coins - EHB INN Bas Coins) / (Curr INN Bas Coins - Curr INN Maj Coins)], 0}

<u>State</u>	EHB Plan	State Factor	State	EHB Plan	State Factor	State	EHB Plan	State Factor
AK	E027	0.000	KY	E010	0.000	NY	E037	0.000
AK	E035	0.000	KY	E034	0.000	OH	E010	0.000
AL	E022	0.000	LA	E022	0.000	OH	E011	0.000
AL	E023	0.000	LA	E026	0.000	OK	E010	0.000
AR	E010	0.000	MA	E005	1.000	OK	E034	0.000
AR	E011	0.000	MD	E003	0.000	OR	E010	0.000
ΑZ	E010	0.000	MD	E004	0.000	OR	E020	0.000
ΑZ	E020	0.000	ME	E010	0.000	PA	E021	1.000
CA	E001	0.000	ME	E011	0.000	PA	E020	1.000
CA	E002	0.000	MI	E036	0.000	RI	E010	0.000
CO	E010	0.000	MI	E020	0.000	RI	E020	0.000
CO	E020	0.000	MN	E010	0.000	SC	E010	0.000
CT	E006	0.000	MN	E020	0.000	SC	E020	0.000
CT	E007	0.000	MO	E022	0.000	SD	E015	0.000
DC	E010	0.000	MO	E026	0.000	SD	E016	0.000
DC	E020	0.000	MS	E022	0.000	TN	E010	0.000
DE	E010	0.000	MS	E026	0.000	TN	E025	0.000
DE	E020	0.000	MT	E015	0.000	TX	E022	0.000
FL	E010	0.000	MT	E016	0.000	TX	E023	0.000
FL	E020	0.000	NC	E010	0.000	UT	E038	0.000
GA	E022	0.000	NC	E011	0.000	UT	E039	0.000
GA	E023	0.000	ND	E010	0.000	VA	E010	0.000
HI	E010	0.000	ND	E020	0.000	VA	E012	0.000
HI	E020	0.000	NE	E010	0.000	VT	E010	0.000
IA	E010	0.000	NE	E034	0.000	VT	E020	0.000
IA	E020	0.000	NH	E010	0.000	WA	E018	0.000
ID	E010	0.000	NH	E020	0.000	WA	E019	0.000
ID	E011	0.000	NJ	E010	0.000	WI	E010	0.000
IL	E030	0.000	NJ	E020	0.000	WI	E020	0.000
IL	E031	0.000	NM	E010	0.000	WV	E010	0.000
IN	E010	0.000	NM	E020	0.000	WV	E034	0.000
IN	E020	0.000	NV	E032	0.000	WY	E027	0.000
KS	E022	0.000	NV	E033	0.000	WY	E028	0.000
KS	E023	0.000	NY	E032	0.000			

<u>LINE 31</u> - HEALTHCARE REFORM ADJUSTMENT FACTORS (Continued)

LINE 31F - DEDUCTIBLE ADJUSTMENT FACTORS

Current Plan EHB Plan						Current Plan EHB Plan									
In-Ne			<u>Network</u>			Factor		In-Net			-Network	In-Network		<u>Network</u>	Factor
\$			\$ 0	\$0	\$0	0.0000		\$0			\$0	\$0	\$50	NWP	0.0000
\$		\$25	NWP	\$0	\$0	0.0392		\$0		\$25	NWP	\$0	\$50	NWP	0.0000
\$		\$25 \$50	WP NWP	\$0 \$0	\$0 \$0	0.0144 0.0727		\$(\$(\$25 \$50	WP NWP	\$0 \$0	\$50 \$50	NWP NWP	0.0000
\$		\$50 \$50	WP	\$0 \$0	\$0 \$0	0.0727		\$(\$50 \$50	WP	\$0 \$0	\$50 \$50	NWP	0.0000
\$25	WP	\$25	NWP	\$0	\$0	0.0536		\$25	WP	\$25	NWP	\$0	\$50	NWP	0.0144
\$25	WP	\$25	WP	\$0	\$0	0.0288		\$25	WP	\$25	WP	\$0	\$50	NWP	0.0144
\$25	WP	\$50	NWP	\$0	\$0	0.0871		\$25	WP	\$50	NWP	\$0	\$50	NWP	0.0144
\$25 \$25	WP WP	\$50 \$75	WP NWP	\$0 \$0	\$0 \$0	0.0414		\$25 \$25	WP WP	\$50 \$75	WP NWP	\$0 \$0	\$50 \$50	NWP NWP	0.0144 0.0403
\$25	WP	\$75 \$75	WP	\$0 \$0	\$0 \$0	0.1167 0.0521		\$25	WP	\$75 \$75	WP	\$0 \$0	\$50 \$50	NWP	0.0403
\$50	WP	\$50	NWP	\$0	\$0	0.0996		\$50	WP	\$50	NWP	\$0	\$50	NWP	0.0270
\$50	WP	\$50	WP	\$0	\$0	0.0539		\$50	WP	\$50	WP	\$0	\$50	NWP	0.0270
\$50	WP	\$75	NWP	\$0	\$0	0.1292		\$50	WP	\$75	NWP	\$0	\$50	NWP	0.0528
\$50	WP	\$75	WP	\$0	\$0	0.0647		\$50	WP	\$75	WP	\$0 ***	\$50	NWP	0.0270
\$50 \$50	WP WP	\$100 \$100	NWP WP	\$0 \$0	\$0 \$0	0.1551 0.0751		\$50 \$50	WP WP	\$100 \$100	NWP WP	\$0 \$0	\$50 \$50	NWP NWP	0.0754 0.0270
\$75	WP	\$75	NWP	\$0 \$0	\$0 \$0	0.0731		\$75	WP	\$75	NWP	\$0	\$50	NWP	0.0270
\$75	WP	\$75	WP	\$0	\$0	0.0754		\$75	WP	\$75	WP	\$0	\$50	NWP	0.0377
\$75	WP	\$100	NWP	\$0	\$0	0.1658		\$75	WP	\$100	NWP	\$0	\$50	NWP	0.0861
\$75	WP	\$100	WP	\$0	\$0	0.0858		\$75	WP	\$100	WP	\$0	\$50	NWP	0.0377
\$75	WP WP	\$125	NWP WP	\$0 \$0	\$0 \$0	0.1840		\$75	WP	\$125	NWP WP	\$0 \$0	\$50	NWP	0.1020
\$75 \$100	WP	\$125 \$100	NWP	\$0 \$0	\$0 \$0	0.0893 0.1762		\$75 \$100	WP WP	\$125 \$100	NWP	\$0 \$0	\$50 \$50	NWP NWP	0.0377 0.0965
\$100	WP	\$100	WP	\$0	\$0	0.0962		\$100	WP	\$100	WP	\$0	\$50	NWP	0.0303
\$100	WP	\$125	NWP	\$0	\$0	0.1944		\$100	WP	\$125	NWP	\$0	\$50	NWP	0.1124
\$100	WP	\$125	WP	\$0	\$0	0.0997		\$100	WP	\$125	WP	\$0	\$50	NWP	0.0481
\$100	WP	\$150	NWP	\$0	\$0	0.2137		\$100	WP	\$150	NWP	\$0	\$50	NWP	0.1293
\$100 \$125	WP WP	\$150 \$125	WP NWP	\$0 \$0	\$0 \$0	0.1033 0.1980		\$100 \$125	WP WP	\$150 \$125	WP NWP	\$0 \$0	\$50 \$50	NWP NWP	0.0481 0.1160
\$125 \$125	WP	\$125	WP	\$0 \$0	\$0 \$0	0.1980		\$125	WP	\$125	WP	\$0 \$0	\$50 \$50	NWP	0.1160
\$125	WP	\$150	NWP	\$0	\$0	0.2173		\$125	WP	\$150	NWP	\$0	\$50	NWP	0.1328
\$125	WP	\$150	WP	\$0	\$0	0.1068		\$125	WP	\$150	WP	\$0	\$50	NWP	0.0516
\$125	WP	\$175	NWP	\$0	\$0	0.2235		\$125	WP	\$175	NWP	\$0	\$50	NWP	0.1382
\$125	WP	\$175	WP	\$0	\$0	0.1102		\$125	WP	\$175	WP	\$0	\$50	NWP	0.0516
\$150	WP WP	\$150	NWP WP	\$0 *0	\$0 #0	0.2208		\$150	WP WP	\$150	NWP WP	\$0 ©0	\$50	NWP NWP	0.1364
\$150 \$150	WP	\$150 \$175	NWP	\$0 \$0	\$0 \$0	0.1104 0.2270		\$150 \$150	WP	\$150 \$175	NWP	\$0 \$0	\$50 \$50	NWP	0.0552 0.1418
\$150	WP	\$175	WP	\$0 \$0	\$0 \$0	0.2270		\$150	WP	\$175	WP	\$0 \$0	\$50	NWP	0.0552
\$150	WP	\$200	NWP	\$0	\$0	0.2333		\$150	WP	\$200	NWP	\$0	\$50	NWP	0.1473
\$150	WP	\$200	WP	\$0	\$0	0.1173		\$150	WP	\$200	WP	\$0	\$50	NWP	0.0552
\$175	WP	\$175	NWP	\$0	\$0	0.2304		\$175	WP	\$175	NWP	\$0	\$50	NWP	0.1452
\$175	WP	\$175	WP	\$0	\$0	0.1172		\$175	WP	\$175	WP	\$0	\$50	NWP	0.0586
\$175 \$175	WP WP	\$200 \$200	NWP WP	\$0 \$0	\$0 \$0	0.2367 0.1207		\$175 \$175	WP WP	\$200 \$200	NWP WP	\$0 \$0	\$50 \$50	NWP NWP	0.1507 0.0586
\$175 \$175	WP	\$200 \$225	NWP	\$0 \$0	\$0 \$0	0.1207		\$175	WP	\$200 \$225	NWP	\$0 \$0	\$50 \$50	NWP	0.0566
\$175	WP	\$225	WP	\$0	\$0	0.1238		\$175	WP	\$225	WP	\$0	\$50	NWP	0.0586
\$200	WP	\$200	NWP	\$0	\$0	0.2402		\$200	WP	\$200	NWP	\$0	\$50	NWP	0.1541
\$200	WP	\$200	WP	\$0	\$0	0.1241		\$200	WP	\$200	WP	\$0	\$50	NWP	0.0620
\$200	WP	\$225	NWP	\$0	\$0	0.2465		\$200	WP	\$225	NWP	\$0	\$50	NWP	0.1596
\$200 \$200	WP WP	\$225	WP NWP	\$0 \$0	\$0 \$0	0.1272 0.2529		\$200	WP WP	\$225	WP NWP	\$0 \$0	\$50	NWP NWP	0.0620
\$200 \$200	WP	\$250 \$250	WP	\$0 \$0	\$0 \$0	0.2529		\$200 \$200	WP	\$250 \$250	WP	\$0 \$0	\$50 \$50	NWP	0.1653 0.0620
\$225	WP	\$225	NWP	\$0	\$0	0.2496		\$225	WP	\$225	NWP	\$0	\$50	NWP	0.1628
\$225	WP	\$225	WP	\$0	\$0	0.1303		\$225	WP	\$225	WP	\$0	\$50	NWP	0.0652
\$225	WP	\$250	NWP	\$0	\$0	0.2560		\$225	WP	\$250	NWP	\$0	\$50	NWP	0.1684
\$225	WP	\$250	WP	\$0	\$0	0.1335		\$225	WP	\$250	WP	\$0	\$50	NWP	0.0652
\$225 \$225	WP WP	\$275	NWP WP	\$0 \$0	\$0 \$0	0.2666		\$225	WP WP	\$275	NWP WP	\$0 \$0	\$50 \$50	NWP NWP	0.1776
\$250	WP	\$275 \$250	NWP	\$0 \$0	\$0 \$0	0.1365 0.2592		\$225 \$250	WP	\$275 \$250	NWP	\$0 \$0	\$50 \$50	NWP	0.0652 0.1715
\$250	WP	\$250	WP	\$0	\$0	0.1367		\$250	WP	\$250	WP	\$0	\$50	NWP	0.0683
\$250	WP	\$275	NWP	\$0	\$0	0.2698		\$250	WP	\$275	NWP	\$0	\$50	NWP	0.1808
\$250	WP	\$275	WP	\$0	\$0	0.1397		\$250	WP	\$275	WP	\$0	\$50	NWP	0.0683
\$250	WP	\$300	NWP	\$0	\$0	0.2712		\$250	WP	\$300	NWP	\$0	\$50	NWP	0.1820
\$250	WP	\$300	WP	\$0 *0	\$0 #0	0.1427		\$250	WP	\$300	WP	\$0 ©0	\$50	NWP	0.0698
\$275 \$275	WP WP	\$275 \$275	NWP WP	\$0 \$0	\$0 \$0	0.2728 0.1427		\$275 \$275	WP WP	\$275 \$275	NWP WP	\$0 \$0	\$50 \$50	NWP NWP	0.1838 0.0713
\$275 \$275	WP	\$300	NWP	\$0 \$0	\$0 \$0	0.1427		\$275	WP	\$300	NWP	\$0 \$0	\$50 \$50	NWP	0.0713
\$275	WP	\$300	WP	\$0 \$0	\$0	0.1457		\$275	WP	\$300	WP	\$0	\$50	NWP	0.0728
\$275	WP	\$325	NWP	\$0	\$0	0.2789		\$275	WP	\$325	NWP	\$0	\$50	NWP	0.1892
\$275	WP	\$325	WP	\$0	\$0	0.1488		\$275	WP	\$325	WP	\$0	\$50	NWP	0.0756
\$300	WP	\$300	NWP	\$0	\$0	0.2773		\$300	WP	\$300	NWP	\$0	\$50	NWP	0.1881
\$300	WP	\$300	WP	\$0 \$0	\$0 \$0	0.1487		\$300	WP	\$300	WP	\$0 \$0	\$50	NWP	0.0758
\$300 \$300	WP WP	\$325 \$325	NWP WP	\$0 \$0	\$0 \$0	0.2820 0.1519		\$300 \$300	WP WP	\$325 \$325	NWP WP	\$0 \$0	\$50 \$50	NWP NWP	0.1922 0.0786
\$300	WP	\$350	NWP	\$0 \$0	\$0 \$0	0.1319		\$300	WP	\$350	NWP	\$0 \$0	\$50 \$50	NWP	0.0766
\$300	WP	\$350	WP	\$0	\$0	0.1551		\$300	WP	\$350	WP	\$0	\$50	NWP	0.0814

LINE 31F - DEDUCTIBLE ADJUSTMENT FACTORS (Continued)

Current Plan		EHB Plan				Curr				rent Plan			B Plan					
In-Ne			<u>Network</u>	In-Ne	twork		<u>Network</u>	Factor		In-Network		Out-of-I	Network	<u>In-Ne</u>	etwork	Out-of-Network		<u>Factor</u>
\$1			\$0	\$25	WP	\$50	NWP	0.0000		\$0		\$		\$50	NWP	N/A	WP	0.0000
\$1		\$25 \$25	NWP WP	\$25 \$25	WP WP	\$50	NWP NWP	0.0000		\$(\$(\$25 \$25	NWP WP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0000
\$(\$(\$50	NWP	\$25	WP	\$50 \$50	NWP	0.0000		\$(\$50	NWP	\$50 \$50	NWP	N/A	WP	0.0000
\$(\$50	WP	\$25	WP	\$50	NWP	0.0000		\$0		\$50	WP	\$50	NWP	N/A	WP	0.0000
\$25	WP	\$25	NWP	\$25	WP	\$50	NWP	0.0000		\$25	WP	\$25	NWP	\$50	NWP	N/A	WP	0.0000
\$25	WP	\$25	WP	\$25	WP	\$50	NWP	0.0000		\$25	WP	\$25	WP	\$50	NWP	N/A	WP	0.0000
\$25	WP	\$50	NWP	\$25	WP	\$50	NWP	0.0000		\$25	WP	\$50	NWP	\$50	NWP	N/A	WP	0.0000
\$25 \$25	WP WP	\$50 \$75	WP NWP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.0000 0.0259		\$25 \$25	WP WP	\$50 \$75	WP NWP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0000
\$25	WP	\$75	WP	\$25	WP	\$50	NWP	0.0000		\$25	WP	\$75	WP	\$50	NWP	N/A	WP	0.0000
\$50	WP	\$50	NWP	\$25	WP	\$50	NWP	0.0122		\$50	WP	\$50	NWP	\$50	NWP	N/A	WP	0.0000
\$50	WP	\$50	WP	\$25	WP	\$50	NWP	0.0122		\$50	WP	\$50	WP	\$50	NWP	N/A	WP	0.0000
\$50	WP	\$75	NWP	\$25	WP	\$50	NWP	0.0381		\$50	WP	\$75	NWP	\$50	NWP	N/A	WP	0.0000
\$50 \$50	WP WP	\$75 \$100	WP NWP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.0122 0.0607		\$50 \$50	WP WP	\$75 \$100	WP NWP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0000
\$50	WP	\$100	WP	\$25	WP	\$50	NWP	0.0007		\$50	WP	\$100	WP	\$50	NWP	N/A	WP	0.0000
\$75	WP	\$75	NWP	\$25	WP	\$50	NWP	0.0485		\$75	WP	\$75	NWP	\$50	NWP	N/A	WP	0.0000
\$75	WP	\$75	WP	\$25	WP	\$50	NWP	0.0226		\$75	WP	\$75	WP	\$50	NWP	N/A	WP	0.0000
\$75	WP	\$100	NWP	\$25	WP	\$50	NWP	0.0711		\$75	WP	\$100	NWP	\$50	NWP	N/A	WP	0.0000
\$75 \$75	WP WP	\$100 \$125	WP NWP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.0226 0.0870		\$75 \$75	WP WP	\$100 \$125	WP NWP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0000
\$75 \$75	WP	\$125	WP	\$25	WP	\$50 \$50	NWP	0.0870		\$75	WP	\$125 \$125	WP	\$50 \$50	NWP	N/A	WP	0.0000
\$100	WP	\$100	NWP	\$25	WP	\$50	NWP	0.0812		\$100	WP	\$100	NWP	\$50	NWP	N/A	WP	0.0000
\$100	WP	\$100	WP	\$25	WP	\$50	NWP	0.0327		\$100	WP	\$100	WP	\$50	NWP	N/A	WP	0.0000
\$100	WP	\$125	NWP	\$25	WP	\$50	NWP	0.0971		\$100	WP	\$125	NWP	\$50	NWP	N/A	WP	0.0000
\$100	WP	\$125	WP	\$25	WP	\$50	NWP	0.0327		\$100	WP	\$125	WP	\$50	NWP	N/A	WP	0.0000
\$100 \$100	WP WP	\$150 \$150	NWP WP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.1139 0.0327		\$100 \$100	WP WP	\$150 \$150	NWP WP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0000
\$125	WP	\$125	NWP	\$25	WP	\$50 \$50	NWP	0.1005		\$125	WP	\$125	NWP	\$50	NWP	N/A	WP	0.0000
\$125	WP	\$125	WP	\$25	WP	\$50	NWP	0.0362		\$125	WP	\$125	WP	\$50	NWP	N/A	WP	0.0000
\$125	WP	\$150	NWP	\$25	WP	\$50	NWP	0.1174		\$125	WP	\$150	NWP	\$50	NWP	N/A	WP	0.0000
\$125	WP	\$150	WP	\$25	WP	\$50	NWP	0.0362		\$125	WP	\$150	WP	\$50	NWP	N/A	WP	0.0000
\$125	WP WP	\$175	NWP	\$25	WP	\$50	NWP	0.1228		\$125	WP	\$175	NWP	\$50	NWP NWP	N/A	WP	0.0000
\$125 \$150	WP	\$175 \$150	WP NWP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.0362 0.1208		\$125 \$150	WP WP	\$175 \$150	WP NWP	\$50 \$50	NWP	N/A N/A	WP WP	0.0000
\$150	WP	\$150	WP	\$25	WP	\$50	NWP	0.0396		\$150	WP	\$150	WP	\$50	NWP	N/A	WP	0.0000
\$150	WP	\$175	NWP	\$25	WP	\$50	NWP	0.1262		\$150	WP	\$175	NWP	\$50	NWP	N/A	WP	0.0000
\$150	WP	\$175	WP	\$25	WP	\$50	NWP	0.0396		\$150	WP	\$175	WP	\$50	NWP	N/A	WP	0.0000
\$150	WP	\$200	NWP	\$25	WP	\$50	NWP	0.1317		\$150	WP	\$200	NWP	\$50	NWP	N/A	WP	0.0000
\$150 \$175	WP WP	\$200 \$175	WP NWP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.0396 0.1295		\$150 \$175	WP WP	\$200 \$175	WP NWP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0000
\$175	WP	\$175	WP	\$25	WP	\$50 \$50	NWP	0.0430		\$175	WP	\$175	WP	\$50	NWP	N/A	WP	0.0000
\$175	WP	\$200	NWP	\$25	WP	\$50	NWP	0.1350		\$175	WP	\$200	NWP	\$50	NWP	N/A	WP	0.0000
\$175	WP	\$200	WP	\$25	WP	\$50	NWP	0.0430		\$175	WP	\$200	WP	\$50	NWP	N/A	WP	0.0000
\$175	WP	\$225	NWP	\$25	WP	\$50	NWP	0.1406		\$175	WP	\$225	NWP	\$50	NWP	N/A	WP	0.0000
\$175 \$200	WP WP	\$225 \$200	WP NWP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.0430 0.1384		\$175 \$200	WP WP	\$225 \$200	WP NWP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0000
\$200	WP	\$200	WP	\$25	WP	\$50 \$50	NWP	0.1364		\$200	WP	\$200	WP	\$50 \$50	NWP	N/A	WP	0.0000
\$200	WP	\$225	NWP	\$25	WP	\$50	NWP	0.1439		\$200	WP	\$225	NWP	\$50	NWP	N/A	WP	0.0000
\$200	WP	\$225	WP	\$25	WP	\$50	NWP	0.0463		\$200	WP	\$225	WP	\$50	NWP	N/A	WP	0.0000
\$200	WP	\$250	NWP	\$25	WP	\$50	NWP	0.1495		\$200	WP	\$250	NWP	\$50	NWP	N/A	WP	0.0000
\$200	WP WP	\$250	WP NWP	\$25 \$25	WP WP	\$50	NWP NWP	0.0463		\$200	WP WP	\$250 \$225	WP NWP	\$50	NWP NWP	N/A	WP WP	0.0000
\$225 \$225	WP	\$225 \$225	WP	\$25	WP	\$50 \$50	NWP	0.1469 0.0493		\$225 \$225	WP	\$225	WP	\$50 \$50	NWP	N/A N/A	WP	0.0000
\$225	WP	\$250	NWP	\$25	WP	\$50	NWP	0.1525		\$225	WP	\$250	NWP	\$50	NWP	N/A	WP	0.0000
\$225	WP	\$250	WP	\$25	WP	\$50	NWP	0.0493		\$225	WP	\$250	WP	\$50	NWP	N/A	WP	0.0000
\$225	WP	\$275	NWP	\$25	WP	\$50	NWP	0.1618		\$225	WP	\$275	NWP	\$50	NWP	N/A	WP	0.0000
\$225	WP	\$275	WP	\$25	WP	\$50 ¢50	NWP	0.0493		\$225	WP	\$275	WP	\$50	NWP	N/A	WP	0.0000
\$250 \$250	WP WP	\$250 \$250	NWP WP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.1556 0.0524		\$250 \$250	WP WP	\$250 \$250	NWP WP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0000
\$250	WP	\$275	NWP	\$25	WP	\$50	NWP	0.1649		\$250	WP	\$275	NWP	\$50	NWP	N/A	WP	0.0000
\$250	WP	\$275	WP	\$25	WP	\$50	NWP	0.0524		\$250	WP	\$275	WP	\$50	NWP	N/A	WP	0.0000
\$250	WP	\$300	NWP	\$25	WP	\$50	NWP	0.1661		\$250	WP	\$300	NWP	\$50	NWP	N/A	WP	0.0000
\$250	WP	\$300	WP	\$25	WP	\$50	NWP	0.0539		\$250	WP	\$300	WP	\$50	NWP	N/A	WP	0.0000
\$275 \$275	WP WP	\$275 \$275	NWP WP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.1678 0.0553		\$275 \$275	WP WP	\$275 \$275	NWP WP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0000
\$275 \$275	WP	\$275 \$300	NWP	\$25 \$25	WP	\$50 \$50	NWP	0.0553		\$275 \$275	WP	\$275 \$300	NWP	\$50 \$50	NWP	N/A N/A	WP	0.0000
\$275	WP	\$300	WP	\$25	WP	\$50	NWP	0.0568		\$275	WP	\$300	WP	\$50	NWP	N/A	WP	0.0000
\$275	WP	\$325	NWP	\$25	WP	\$50	NWP	0.1732		\$275	WP	\$325	NWP	\$50	NWP	N/A	WP	0.0000
\$275	WP	\$325	WP	\$25	WP	\$50	NWP	0.0596		\$275	WP	\$325	WP	\$50	NWP	N/A	WP	0.0000
\$300	WP	\$300	NWP	\$25	WP	\$50	NWP	0.1720		\$300	WP	\$300	NWP	\$50	NWP	N/A	WP	0.0030
\$300 \$300	WP WP	\$300 \$325	WP NWP	\$25 \$25	WP WP	\$50 \$50	NWP NWP	0.0598 0.1761		\$300 \$300	WP WP	\$300 \$325	WP NWP	\$50 \$50	NWP NWP	N/A N/A	WP WP	0.0030 0.0030
\$300	WP	\$325	WP	\$25	WP	\$50 \$50	NWP	0.1761		\$300	WP	\$325	WP	\$50 \$50	NWP	N/A	WP	0.0030
\$300	WP	\$350	NWP	\$25	WP	\$50	NWP	0.1803		\$300	WP	\$350	NWP	\$50	NWP	N/A	WP	0.0030
\$300	WP	\$350	WP	\$25	WP	\$50	NWP	0.0653		\$300	WP	\$350	WP	\$50	NWP	N/A	WP	0.0030

<u>LINE 31F</u> - DEDUCTIBLE ADJUSTMENT FACTORS (Continued)

	Current Plan		EHB Plan			Curren					rent Plan EHI				IB Plan			
In-Net	twork	Out-of-	Network		etwork	Out-of-	Network	Factor		In-Network		Out-of-I	<u>Network</u>	In-Network		Out-of-Network		Factor
\$1			\$0 NIMD	\$50	WP	\$50 ¢50	NWP	0.0000		\$(0	\$50 ¢50	WP	\$50 ¢50	WP	0.0000
\$(\$(\$25 \$25	NWP WP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.0000		\$(\$(\$25 \$25	NWP WP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.0116 0.0000
\$(\$50	NWP	\$50	WP	\$50	NWP	0.0000		\$0		\$50	NWP	\$50	WP	\$50	WP	0.0434
\$(\$50	WP	\$50	WP	\$50	NWP	0.0000		\$0		\$50	WP	\$50	WP	\$50	WP	0.0000
\$25	WP	\$25	NWP	\$50	WP	\$50	NWP	0.0000		\$25	WP	\$25	NWP	\$50	WP	\$50	WP	0.0116
\$25	WP	\$25	WP	\$50 ¢50	WP	\$50 ¢50	NWP NWP	0.0000		\$25	WP	\$25	WP	\$50 ¢50	WP	\$50 ¢50	WP	0.0000
\$25 \$25	WP WP	\$50 \$50	NWP WP	\$50 \$50	WP WP	\$50 \$50	NWP	0.0000		\$25 \$25	WP WP	\$50 \$50	NWP WP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.0434 0.0000
\$25	WP	\$75	NWP	\$50	WP	\$50	NWP	0.0259		\$25	WP	\$75	NWP	\$50	WP	\$50	WP	0.0715
\$25	WP	\$75	WP	\$50	WP	\$50	NWP	0.0000		\$25	WP	\$75	WP	\$50	WP	\$50	WP	0.0102
\$50	WP	\$50	NWP	\$50	WP	\$50	NWP	0.0000		\$50	WP	\$50	NWP	\$50	WP	\$50	WP	0.0434
\$50	WP WP	\$50	WP NWP	\$50	WP WP	\$50	NWP NWP	0.0000		\$50	WP WP	\$50	WP NWP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.0000
\$50 \$50	WP	\$75 \$75	WP	\$50 \$50	WP	\$50 \$50	NWP	0.0259 0.0000		\$50 \$50	WP	\$75 \$75	WP	\$50 \$50	WP	\$50 \$50	WP	0.0715 0.0102
\$50	WP	\$100	NWP	\$50	WP	\$50	NWP	0.0484		\$50	WP	\$100	NWP	\$50	WP	\$50	WP	0.0960
\$50	WP	\$100	WP	\$50	WP	\$50	NWP	0.0000		\$50	WP	\$100	WP	\$50	WP	\$50	WP	0.0200
\$75	WP	\$75	NWP	\$50	WP	\$50	NWP	0.0360		\$75	WP	\$75	NWP	\$50	WP	\$50	WP	0.0816
\$75 \$75	WP WP	\$75 \$100	WP NWP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.0102 0.0586		\$75 \$75	WP WP	\$75 \$100	WP NWP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.0204 0.1062
\$75 \$75	WP	\$100	WP	\$50 \$50	WP	\$50 \$50	NWP	0.0380		\$75	WP	\$100	WP	\$50 \$50	WP	\$50 \$50	WP	0.1002
\$75	WP	\$125	NWP	\$50	WP	\$50	NWP	0.0745		\$75	WP	\$125	NWP	\$50	WP	\$50	WP	0.1235
\$75	WP	\$125	WP	\$50	WP	\$50	NWP	0.0102		\$75	WP	\$125	WP	\$50	WP	\$50	WP	0.0336
\$100	WP	\$100	NWP	\$50	WP	\$50	NWP	0.0685		\$100	WP	\$100	NWP	\$50	WP	\$50	WP	0.1160
\$100 \$100	WP WP	\$100 \$125	WP NWP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.0200 0.0844		\$100 \$100	WP WP	\$100 \$125	WP NWP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.0401 0.1333
\$100	WP	\$125	WP	\$50 \$50	WP	\$50 \$50	NWP	0.0200		\$100	WP	\$125	WP	\$50 \$50	WP	\$50 \$50	WP	0.1333
\$100	WP	\$150	NWP	\$50	WP	\$50	NWP	0.1012		\$100	WP	\$150	NWP	\$50	WP	\$50	WP	0.1516
\$100	WP	\$150	WP	\$50	WP	\$50	NWP	0.0200		\$100	WP	\$150	WP	\$50	WP	\$50	WP	0.0468
\$125	WP	\$125	NWP	\$50	WP	\$50	NWP	0.0877		\$125	WP	\$125	NWP	\$50	WP	\$50	WP	0.1367
\$125 \$125	WP WP	\$125 \$150	WP NWP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.0234 0.1046		\$125 \$125	WP WP	\$125 \$150	WP NWP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.0468 0.1550
\$125	WP	\$150	WP	\$50	WP	\$50 \$50	NWP	0.0234		\$125	WP	\$150	WP	\$50	WP	\$50 \$50	WP	0.0502
\$125	WP	\$175	NWP	\$50	WP	\$50	NWP	0.1100		\$125	WP	\$175	NWP	\$50	WP	\$50	WP	0.1608
\$125	WP	\$175	WP	\$50	WP	\$50	NWP	0.0234		\$125	WP	\$175	WP	\$50	WP	\$50	WP	0.0534
\$150	WP	\$150	NWP	\$50	WP	\$50 ¢50	NWP NWP	0.1080		\$150	WP	\$150	NWP	\$50 ¢50	WP	\$50 ¢50	WP	0.1584
\$150 \$150	WP WP	\$150 \$175	WP NWP	\$50 \$50	WP WP	\$50 \$50	NWP	0.0268 0.1134		\$150 \$150	WP WP	\$150 \$175	WP NWP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.0536 0.1642
\$150	WP	\$175	WP	\$50	WP	\$50	NWP	0.0268		\$150	WP	\$175	WP	\$50	WP	\$50	WP	0.0568
\$150	WP	\$200	NWP	\$50	WP	\$50	NWP	0.1189		\$150	WP	\$200	NWP	\$50	WP	\$50	WP	0.1702
\$150	WP	\$200	WP	\$50	WP	\$50	NWP	0.0268		\$150	WP	\$200	WP	\$50	WP	\$50	WP	0.0601
\$175 \$175	WP WP	\$175 \$175	NWP WP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.1166 0.0300		\$175 \$175	WP WP	\$175 \$175	NWP WP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.1675 0.0600
\$175	WP	\$200	NWP	\$50 \$50	WP	\$50 \$50	NWP	0.0300		\$175	WP	\$200	NWP	\$50 \$50	WP	\$50 \$50	WP	0.0000
\$175	WP	\$200	WP	\$50	WP	\$50	NWP	0.0300		\$175	WP	\$200	WP	\$50	WP	\$50	WP	0.0633
\$175	WP	\$225	NWP	\$50	WP	\$50	NWP	0.1276		\$175	WP	\$225	NWP	\$50	WP	\$50	WP	0.1794
\$175	WP	\$225	WP	\$50	WP	\$50	NWP	0.0300		\$175	WP	\$225	WP	\$50	WP	\$50	WP	0.0663
\$200 \$200	WP WP	\$200 \$200	NWP WP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.1254 0.0333		\$200 \$200	WP WP	\$200 \$200	NWP WP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.1767 0.0666
\$200	WP	\$225	NWP	\$50	WP	\$50	NWP	0.1309		\$200	WP	\$225	NWP	\$50	WP	\$50	WP	0.1827
\$200	WP	\$225	WP	\$50	WP	\$50	NWP	0.0333		\$200	WP	\$225	WP	\$50	WP	\$50	WP	0.0695
\$200	WP	\$250	NWP	\$50	WP	\$50	NWP	0.1365		\$200	WP	\$250	NWP	\$50	WP	\$50	WP	0.1888
\$200 \$225	WP WP	\$250 \$225	WP NWP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.0333 0.1339		\$200	WP WP	\$250 \$225	WP NWP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.0725 0.1857
\$225	WP	\$225	WP	\$50 \$50	WP	\$50 \$50	NWP	0.1339		\$225 \$225	WP	\$225	WP	\$50 \$50	WP	\$50 \$50	WP	0.1037
\$225	WP	\$250	NWP	\$50	WP	\$50	NWP	0.1395		\$225	WP	\$250	NWP	\$50	WP	\$50	WP	0.1918
\$225	WP	\$250	WP	\$50	WP	\$50	NWP	0.0363		\$225	WP	\$250	WP	\$50	WP	\$50	WP	0.0755
\$225	WP	\$275	NWP	\$50	WP	\$50	NWP	0.1487		\$225	WP	\$275	NWP	\$50	WP	\$50	WP	0.2018
\$225 \$250	WP WP	\$275 \$250	WP NWP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.0363 0.1425		\$225 \$250	WP WP	\$275 \$250	WP NWP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.0783 0.1948
\$250	WP	\$250	WP	\$50	WP	\$50	NWP	0.0393		\$250	WP	\$250	WP	\$50	WP	\$50	WP	0.0785
\$250	WP	\$275	NWP	\$50	WP	\$50	NWP	0.1517		\$250	WP	\$275	NWP	\$50	WP	\$50	WP	0.2048
\$250	WP	\$275	WP	\$50	WP	\$50	NWP	0.0393		\$250	WP	\$275	WP	\$50	WP	\$50	WP	0.0814
\$250 \$250	WP WP	\$300 \$300	NWP WP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.1530 0.0407		\$250 \$250	WP WP	\$300 \$300	NWP WP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.2062 0.0842
\$275	WP	\$275	NWP	\$50 \$50	WP	\$50 \$50	NWP	0.0407		\$275	WP	\$300 \$275	NWP	\$50 \$50	WP	\$50 \$50	WP	0.0842
\$275	WP	\$275	WP	\$50	WP	\$50	NWP	0.0421		\$275	WP	\$275	WP	\$50	WP	\$50	WP	0.0842
\$275	WP	\$300	NWP	\$50	WP	\$50	NWP	0.1558		\$275	WP	\$300	NWP	\$50	WP	\$50	WP	0.2090
\$275	WP	\$300	WP	\$50	WP	\$50	NWP	0.0436		\$275	WP	\$300	WP	\$50	WP	\$50 \$50	WP	0.0871
\$275 \$275	WP WP	\$325 \$325	NWP WP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.1599 0.0463		\$275 \$275	WP WP	\$325 \$325	NWP WP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.2135 0.0901
\$300	WP	\$300	NWP	\$50 \$50	WP	\$50 \$50	NWP	0.0463		\$300	WP	\$300	NWP	\$50 \$50	WP	\$50 \$50	WP	0.0901
\$300	WP	\$300	WP	\$50	WP	\$50	NWP	0.0465		\$300	WP	\$300	WP	\$50	WP	\$50	WP	0.0899
\$300	WP	\$325	NWP	\$50	WP	\$50	NWP	0.1628		\$300	WP	\$325	NWP	\$50	WP	\$50	WP	0.2164
\$300	WP	\$325	WP	\$50 ¢50	WP	\$50	NWP	0.0492		\$300	WP	\$325	WP	\$50 \$50	WP	\$50 \$50	WP	0.0929
\$300 \$300	WP WP	\$350 \$350	NWP WP	\$50 \$50	WP WP	\$50 \$50	NWP NWP	0.1670 0.0520		\$300 \$300	WP WP	\$350 \$350	NWP WP	\$50 \$50	WP WP	\$50 \$50	WP WP	0.2209 0.0959
ψυσυ	**1	ψυσυ	***	ΨΟΟ	**1	ΨΟΟ	. 4441	0.0020		ΨΟΟΟ		ψυσυ	***	Ψυυ	**1	ΨΟΟ	**1	0.0000

<u>LINE 31F</u> - DEDUCTIBLE ADJUSTMENT FACTORS (Continued)

	Curr	ent Plan			EH	B Plan				Curre	ent Plan			EHE	3 Plan		
In-Net	twork	Out-of-	Network		etwork		<u>Network</u>	Factor	In-Net			<u>Network</u>		etwork		<u>Network</u>	Factor
\$(\$(\$25	\$0 NWP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0000	\$(\$(\$ \$25	0 NWP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$(\$25	WP	\$50	WP	N/A	WP	0.0000	\$(\$25	WP	\$60	NWP	N/A	WP	0.0000
\$(\$50	NWP	\$50	WP	N/A	WP	0.0000	\$(\$50	NWP	\$60	NWP	N/A	WP	0.0000
\$1		\$50	WP	\$50	WP	N/A	WP	0.0000	\$0		\$50	WP	\$60	NWP	N/A	WP	0.0000
\$25 \$25	WP WP	\$25 \$25	NWP WP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0000	\$25 \$25	WP WP	\$25 \$25	NWP WP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$25	WP	\$50	NWP	\$50	WP	N/A	WP	0.0000	\$25	WP	\$50	NWP	\$60	NWP	N/A	WP	0.0000
\$25	WP	\$50	WP	\$50	WP	N/A	WP	0.0000	\$25	WP	\$50	WP	\$60	NWP	N/A	WP	0.0000
\$25	WP WP	\$75	NWP WP	\$50	WP WP	N/A	WP WP	0.0000	\$25	WP WP	\$75	NWP WP	\$60	NWP NWP	N/A	WP WP	0.0000
\$25 \$50	WP	\$75 \$50	NWP	\$50 \$50	WP	N/A N/A	WP	0.0000	\$25 \$50	WP	\$75 \$50	NWP	\$60 \$60	NWP	N/A N/A	WP	0.0000
\$50	WP	\$50	WP	\$50	WP	N/A	WP	0.0000	\$50	WP	\$50	WP	\$60	NWP	N/A	WP	0.0000
\$50	WP	\$75	NWP	\$50	WP	N/A	WP	0.0000	\$50	WP	\$75	NWP	\$60	NWP	N/A	WP	0.0000
\$50 \$50	WP WP	\$75 \$100	WP NWP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0000	\$50 \$50	WP WP	\$75 \$100	WP NWP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$50	WP	\$100	WP	\$50	WP	N/A	WP	0.0000	\$50	WP	\$100	WP	\$60	NWP	N/A	WP	0.0000
\$75	WP	\$75	NWP	\$50	WP	N/A	WP	0.0204	\$75	WP	\$75	NWP	\$60	NWP	N/A	WP	0.0000
\$75	WP	\$75	WP	\$50	WP	N/A	WP	0.0204	\$75 075	WP	\$75	WP	\$60	NWP	N/A	WP	0.0000
\$75 \$75	WP WP	\$100 \$100	NWP WP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0204 0.0204	\$75 \$75	WP WP	\$100 \$100	NWP WP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$75	WP	\$125	NWP	\$50	WP	N/A	WP	0.0204	\$75	WP	\$125	NWP	\$60	NWP	N/A	WP	0.0000
\$75	WP	\$125	WP	\$50	WP	N/A	WP	0.0204	\$75	WP	\$125	WP	\$60	NWP	N/A	WP	0.0000
\$100	WP WP	\$100	NWP WP	\$50	WP WP	N/A	WP	0.0401	\$100	WP WP	\$100	NWP WP	\$60	NWP NWP	N/A	WP WP	0.0000
\$100 \$100	WP	\$100 \$125	NWP	\$50 \$50	WP	N/A N/A	WP WP	0.0401 0.0401	\$100 \$100	WP	\$100 \$125	NWP	\$60 \$60	NWP	N/A N/A	WP	0.0000
\$100	WP	\$125	WP	\$50	WP	N/A	WP	0.0401	\$100	WP	\$125	WP	\$60	NWP	N/A	WP	0.0000
\$100	WP	\$150	NWP	\$50	WP	N/A	WP	0.0401	\$100	WP	\$150	NWP	\$60	NWP	N/A	WP	0.0000
\$100 \$125	WP WP	\$150 \$125	WP NWP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0401 0.0468	\$100 \$125	WP WP	\$150 \$125	WP NWP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$125	WP	\$125	WP	\$50 \$50	WP	N/A	WP	0.0468	\$125	WP	\$125	WP	\$60	NWP	N/A	WP	0.0000
\$125	WP	\$150	NWP	\$50	WP	N/A	WP	0.0468	\$125	WP	\$150	NWP	\$60	NWP	N/A	WP	0.0000
\$125	WP	\$150	WP	\$50	WP	N/A	WP	0.0468	\$125	WP	\$150	WP	\$60	NWP	N/A	WP	0.0000
\$125 \$125	WP WP	\$175 \$175	NWP WP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0468 0.0468	\$125 \$125	WP WP	\$175 \$175	NWP WP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$150	WP	\$150	NWP	\$50	WP	N/A	WP	0.0536	\$150	WP	\$150	NWP	\$60	NWP	N/A	WP	0.0000
\$150	WP	\$150	WP	\$50	WP	N/A	WP	0.0536	\$150	WP	\$150	WP	\$60	NWP	N/A	WP	0.0000
\$150	WP	\$175	NWP	\$50	WP	N/A	WP	0.0536	\$150	WP	\$175	NWP	\$60	NWP	N/A	WP	0.0000
\$150 \$150	WP WP	\$175 \$200	WP NWP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0536 0.0536	\$150 \$150	WP WP	\$175 \$200	WP NWP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$150	WP	\$200	WP	\$50	WP	N/A	WP	0.0536	\$150	WP	\$200	WP	\$60	NWP	N/A	WP	0.0000
\$175	WP	\$175	NWP	\$50	WP	N/A	WP	0.0600	\$175	WP	\$175	NWP	\$60	NWP	N/A	WP	0.0000
\$175 \$175	WP WP	\$175 \$200	WP NWP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0600 0.0600	\$175 \$175	WP WP	\$175 \$200	WP NWP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$175	WP	\$200	WP	\$50 \$50	WP	N/A	WP	0.0600	\$175	WP	\$200	WP	\$60	NWP	N/A	WP	0.0000
\$175	WP	\$225	NWP	\$50	WP	N/A	WP	0.0600	\$175	WP	\$225	NWP	\$60	NWP	N/A	WP	0.0000
\$175	WP	\$225	WP	\$50	WP	N/A	WP	0.0600	\$175	WP	\$225	WP	\$60	NWP	N/A	WP	0.0000
\$200 \$200	WP WP	\$200 \$200	NWP WP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0666 0.0666	\$200 \$200	WP WP	\$200 \$200	NWP WP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$200	WP	\$225	NWP	\$50	WP	N/A	WP	0.0666	\$200	WP	\$225	NWP	\$60	NWP	N/A	WP	0.0000
\$200	WP	\$225	WP	\$50	WP	N/A	WP	0.0666	\$200	WP	\$225	WP	\$60	NWP	N/A	WP	0.0000
\$200	WP	\$250	NWP	\$50	WP	N/A	WP	0.0666	\$200	WP	\$250	NWP	\$60	NWP	N/A	WP	0.0000
\$200 \$225	WP WP	\$250 \$225	WP NWP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0666 0.0725	\$200 \$225	WP WP	\$250 \$225	WP NWP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$225	WP	\$225	WP	\$50	WP	N/A	WP	0.0725	\$225	WP	\$225	WP	\$60	NWP	N/A	WP	0.0000
\$225	WP	\$250	NWP	\$50	WP	N/A	WP	0.0725	\$225	WP	\$250	NWP	\$60	NWP	N/A	WP	0.0000
\$225 \$225	WP WP	\$250 \$275	WP NWP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0725 0.0725	\$225 \$225	WP WP	\$250 \$275	WP NWP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$225	WP	\$275	WP	\$50	WP	N/A	WP	0.0725	\$225	WP	\$275	WP	\$60	NWP	N/A	WP	0.0000
\$250	WP	\$250	NWP	\$50	WP	N/A	WP	0.0785	\$250	WP	\$250	NWP	\$60	NWP	N/A	WP	0.0000
\$250	WP	\$250	WP	\$50	WP	N/A	WP	0.0785	\$250	WP	\$250	WP	\$60	NWP	N/A	WP	0.0000
\$250 \$250	WP WP	\$275 \$275	NWP WP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0785 0.0785	\$250 \$250	WP WP	\$275 \$275	NWP WP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$250	WP	\$300	NWP	\$50	WP	N/A	WP	0.0785	\$250	WP	\$300	NWP	\$60	NWP	N/A	WP	0.0000
\$250	WP	\$300	WP	\$50	WP	N/A	WP	0.0785	\$250	WP	\$300	WP	\$60	NWP	N/A	WP	0.0000
\$275 \$275	WP WP	\$275 \$275	NWP WP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0842 0.0842	\$275 \$275	WP WP	\$275 \$275	NWP WP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$275	WP	\$300	NWP	\$50 \$50	WP	N/A	WP	0.0842	\$275	WP	\$300	NWP	\$60	NWP	N/A	WP	0.0000
\$275	WP	\$300	WP	\$50	WP	N/A	WP	0.0842	\$275	WP	\$300	WP	\$60	NWP	N/A	WP	0.0000
\$275	WP	\$325	NWP	\$50	WP	N/A	WP	0.0842	\$275	WP	\$325	NWP	\$60	NWP	N/A	WP	0.0000
\$275 \$300	WP WP	\$325 \$300	WP NWP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0842 0.0899	\$275 \$300	WP WP	\$325 \$300	WP NWP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
\$300	WP	\$300	WP	\$50 \$50	WP	N/A	WP	0.0899	\$300	WP	\$300	WP	\$60	NWP	N/A	WP	0.0000
\$300	WP	\$325	NWP	\$50	WP	N/A	WP	0.0899	\$300	WP	\$325	NWP	\$60	NWP	N/A	WP	0.0000
\$300	WP	\$325	WP	\$50	WP	N/A	WP	0.0899	\$300	WP	\$325	WP	\$60	NWP	N/A	WP	0.0000
\$300 \$300	WP WP	\$350 \$350	NWP WP	\$50 \$50	WP WP	N/A N/A	WP WP	0.0899 0.0899	\$300 \$300	WP WP	\$350 \$350	NWP WP	\$60 \$60	NWP NWP	N/A N/A	WP WP	0.0000
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LINE 31F - DEDUCTIBLE ADJUSTMENT FACTORS (Continued)

	Curr	ent Plan			EH	B Plan				Curr	ent Plan			EH	B Plan		
In-Net	twork	Out-of-	Network		twork	Out-of-	<u>Network</u>	Factor	In-Net	twork	Out-of-	<u>Network</u>		twork	Out-of-I	<u>Network</u>	<u>Factor</u>
\$(\$(\$25	0 NWP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0000	\$(\$(\$ \$25	0 NWP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0000 0.0014
\$1		\$25	WP	\$75	WP	\$75	NWP	0.0000	\$1		\$25	WP	\$75	WP	\$75 \$75	WP	0.0000
\$(0	\$50	NWP	\$75	WP	\$75	NWP	0.0000	\$0	0	\$50	NWP	\$75	WP	\$75	WP	0.0325
\$1		\$50	WP	\$75	WP	\$75	NWP	0.0000	\$1		\$50	WP	\$75	WP	\$75	WP	0.0000
\$25 \$25	WP WP	\$25 \$25	NWP WP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0000	\$25 \$25	WP WP	\$25 \$25	NWP WP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0014 0.0000
\$25	WP	\$50	NWP	\$75	WP	\$75	NWP	0.0000	\$25	WP	\$50	NWP	\$75	WP	\$75	WP	0.0325
\$25	WP	\$50	WP	\$75	WP	\$75	NWP	0.0000	\$25	WP	\$50	WP	\$75	WP	\$75	WP	0.0000
\$25	WP	\$75	NWP	\$75	WP	\$75	NWP	0.0000	\$25	WP	\$75	NWP	\$75	WP	\$75	WP	0.0601
\$25 \$50	WP WP	\$75 \$50	WP NWP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0000	\$25 \$50	WP WP	\$75 \$50	WP NWP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0000 0.0325
\$50	WP	\$50	WP	\$75	WP	\$75	NWP	0.0000	\$50	WP	\$50	WP	\$75	WP	\$75	WP	0.0000
\$50	WP	\$75	NWP	\$75	WP	\$75	NWP	0.0000	\$50	WP	\$75	NWP	\$75	WP	\$75	WP	0.0601
\$50 \$50	WP WP	\$75 \$100	WP NWP	\$75 \$75	WP WP	\$75	NWP NWP	0.0000	\$50 \$50	WP WP	\$75 \$100	WP NWP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0000 0.0841
\$50 \$50	WP	\$100	WP	\$75	WP	\$75 \$75	NWP	0.0215 0.0000	\$50 \$50	WP	\$100	WP	\$75	WP	\$75 \$75	WP	0.0041
\$75	WP	\$75	NWP	\$75	WP	\$75	NWP	0.0000	\$75	WP	\$75	NWP	\$75	WP	\$75	WP	0.0601
\$75	WP	\$75	WP	\$75	WP	\$75	NWP	0.0000	\$75	WP	\$75	WP	\$75	WP	\$75	WP	0.0000
\$75 \$75	WP WP	\$100 \$100	NWP WP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0215 0.0000	\$75 \$75	WP WP	\$100 \$100	NWP WP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0841 0.0097
\$75 \$75	WP	\$100 \$125	NWP	\$75	WP	\$75 \$75	NWP	0.0000	\$75	WP	\$100 \$125	NWP	\$75	WP	\$75 \$75	WP	0.0097
\$75	WP	\$125	WP	\$75	WP	\$75	NWP	0.0000	\$75	WP	\$125	WP	\$75	WP	\$75	WP	0.0130
\$100	WP	\$100	NWP	\$75	WP	\$75	NWP	0.0311	\$100	WP	\$100	NWP	\$75	WP	\$75	WP	0.0938
\$100 \$100	WP WP	\$100 \$125	WP NWP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0097 0.0463	\$100 \$100	WP WP	\$100 \$125	WP NWP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0193 0.1107
\$100	WP	\$125	WP	\$75	WP	\$75	NWP	0.0463	\$100	WP	\$125	WP	\$75	WP	\$75 \$75	WP	0.0226
\$100	WP	\$150	NWP	\$75	WP	\$75	NWP	0.0623	\$100	WP	\$150	NWP	\$75	WP	\$75	WP	0.1286
\$100	WP	\$150	WP	\$75	WP	\$75	NWP	0.0097	\$100	WP	\$150	WP	\$75	WP	\$75	WP	0.0259
\$125 \$125	WP WP	\$125 \$125	NWP WP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0495 0.0130	\$125 \$125	WP WP	\$125 \$125	NWP WP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.1140 0.0259
\$125	WP	\$150	NWP	\$75	WP	\$75	NWP	0.0130	\$125	WP	\$150	NWP	\$75	WP	\$75 \$75	WP	0.0239
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\$125	WP	\$175	NWP	\$75	WP	\$75	NWP	0.0707	\$125	WP	\$175	NWP	\$75	WP	\$75	WP	0.1377
\$125 \$150	WP WP	\$175 \$150	WP NWP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0130 0.0689	\$125 \$150	WP WP	\$175 \$150	WP NWP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0324 0.1353
\$150	WP	\$150	WP	\$75	WP	\$75	NWP	0.0063	\$150	WP	\$150	WP	\$75	WP	\$75	WP	0.0326
\$150	WP	\$175	NWP	\$75	WP	\$75	NWP	0.0740	\$150	WP	\$175	NWP	\$75	WP	\$75	WP	0.1410
\$150	WP	\$175	WP	\$75	WP	\$75	NWP	0.0163	\$150	WP	\$175	WP	\$75	WP	\$75	WP	0.0357
\$150 \$150	WP WP	\$200 \$200	NWP WP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0793 0.0163	\$150 \$150	WP WP	\$200 \$200	NWP WP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.1469 0.0389
\$175	WP	\$175	NWP	\$75	WP	\$75	NWP	0.0772	\$175	WP	\$175	NWP	\$75	WP	\$75	WP	0.1442
\$175	WP	\$175	WP	\$75	WP	\$75	NWP	0.0194	\$175	WP	\$175	WP	\$75	WP	\$75	WP	0.0389
\$175	WP WP	\$200	NWP WP	\$75	WP WP	\$75	NWP NWP	0.0824	\$175	WP WP	\$200	NWP WP	\$75	WP WP	\$75	WP WP	0.1500
\$175 \$175	WP	\$200 \$225	NWP	\$75 \$75	WP	\$75 \$75	NWP	0.0194 0.0877	\$175 \$175	WP	\$200 \$225	NWP	\$75 \$75	WP	\$75 \$75	WP	0.0421 0.1559
\$175	WP	\$225	WP	\$75	WP	\$75	NWP	0.0194	\$175	WP	\$225	WP	\$75	WP	\$75	WP	0.0450
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\$200 \$200	WP WP	\$200 \$225	WP NWP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0226 0.0909	\$200 \$200	WP WP	\$200 \$225	WP NWP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0453 0.1591
\$200	WP	\$225	WP	\$75	WP	\$75	NWP	0.0303	\$200	WP	\$225	WP	\$75	WP	\$75 \$75	WP	0.1391
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\$200	WP	\$250	WP	\$75	WP	\$75	NWP	0.0226	\$200	WP	\$250	WP	\$75	WP	\$75	WP	0.0511
\$225 \$225	WP WP	\$225 \$225	NWP WP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0938 0.0256	\$225 \$225	WP WP	\$225 \$225	NWP WP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.1620 0.0511
\$225	WP	\$250	NWP	\$75	WP	\$75	NWP	0.0230	\$225	WP	\$250	NWP	\$75	WP	\$75	WP	0.1680
\$225	WP	\$250	WP	\$75	WP	\$75	NWP	0.0256	\$225	WP	\$250	WP	\$75	WP	\$75	WP	0.0540
\$225	WP	\$275	NWP	\$75	WP	\$75	NWP	0.1079	\$225	WP	\$275	NWP	\$75	WP	\$75	WP	0.1778
\$225 \$250	WP WP	\$275 \$250	WP NWP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0256 0.1020	\$225 \$250	WP WP	\$275 \$250	WP NWP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0568 0.1709
\$250	WP	\$250	WP	\$75	WP	\$75	NWP	0.0285	\$250	WP	\$250	WP	\$75	WP	\$75	WP	0.0570
\$250	WP	\$275	NWP	\$75	WP	\$75	NWP	0.1108	\$250	WP	\$275	NWP	\$75	WP	\$75	WP	0.1808
\$250	WP WP	\$275	WP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0285	\$250	WP WP	\$275	WP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0598
\$250 \$250	WP	\$300 \$300	NWP WP	\$75 \$75	WP	\$75 \$75	NWP	0.1120 0.0285	\$250 \$250	WP	\$300 \$300	NWP WP	\$75 \$75	WP	\$75 \$75	WP	0.1821 0.0626
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\$275	WP	\$275	WP	\$75	WP	\$75	NWP	0.0313	\$275	WP	\$275	WP	\$75	WP	\$75	WP	0.0626
\$275 \$275	WP WP	\$300 \$300	NWP WP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.1148 0.0313	\$275 \$275	WP WP	\$300 \$300	NWP WP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.1849 0.0654
\$275 \$275	WP	\$300 \$325	NWP	\$75 \$75	WP	\$75 \$75	NWP	0.0313	\$275 \$275	WP	\$300 \$325	NWP	\$75	WP	\$75 \$75	WP	0.0654
\$275	WP	\$325	WP	\$75	WP	\$75	NWP	0.0313	\$275	WP	\$325	WP	\$75	WP	\$75	WP	0.0683
\$300	WP	\$300	NWP	\$75	WP	\$75	NWP	0.1176	\$300	WP	\$300	NWP	\$75	WP	\$75	WP	0.1877
\$300 \$300	WP WP	\$300 \$325	WP NWP	\$75 \$75	WP WP	\$75 \$75	NWP NWP	0.0341 0.1215	\$300 \$300	WP WP	\$300 \$325	WP NWP	\$75 \$75	WP WP	\$75 \$75	WP WP	0.0682 0.1921
\$300	WP	\$325	WP	\$75	WP	\$75	NWP	0.1213	\$300	WP	\$325	WP	\$75	WP	\$75 \$75	WP	0.1921
\$300	WP	\$350	NWP	\$75	WP	\$75	NWP	0.1255	\$300	WP	\$350	NWP	\$75	WP	\$75	WP	0.1965
\$300	WP	\$350	WP	\$75	WP	\$75	NWP	0.0341	\$300	WP	\$350	WP	\$75	WP	\$75	WP	0.0741

LINE 31F - DEDUCTIBLE ADJUSTMENT FACTORS (Continued)

	Curr	ent Plan			FH	B Plan				Curr	ent Plan			FH	B Plan		
In-Ne			<u>Network</u>	In-Ne	etwork		Network	<u>Factor</u>	In-Net		Out-of-I	<u>Network</u>	In-Ne			Network	<u>Factor</u>
\$1			\$0	\$75	WP	N/A	WP	0.0000	\$0		\$		\$100	WP	\$100	NWP	0.0000
\$1		\$25 \$25	NWP WP	\$75 \$75	WP WP	N/A N/A	WP WP	0.0000	\$(\$(\$25 \$25	NWP WP	\$100 \$100	WP WP	\$100	NWP NWP	0.0000
\$(\$(\$50	NWP	\$75	WP	N/A	WP	0.0000	\$(\$50	NWP	\$100	WP	\$100 \$100	NWP	0.0000
\$(\$50	WP	\$75	WP	N/A	WP	0.0000	\$0		\$50	WP	\$100	WP	\$100	NWP	0.0000
\$25	WP	\$25	NWP	\$75	WP	N/A	WP	0.0000	\$25	WP	\$25	NWP	\$100	WP	\$100	NWP	0.0000
\$25	WP	\$25	WP	\$75	WP	N/A	WP	0.0000	\$25	WP	\$25	WP	\$100	WP	\$100	NWP	0.0000
\$25	WP	\$50	NWP	\$75	WP	N/A	WP	0.0000	\$25	WP	\$50	NWP	\$100	WP	\$100	NWP	0.0000
\$25 \$25	WP WP	\$50 \$75	WP NWP	\$75 \$75	WP WP	N/A N/A	WP WP	0.0000	\$25 \$25	WP WP	\$50 \$75	WP NWP	\$100 \$100	WP WP	\$100 \$100	NWP NWP	0.0000
\$25	WP	\$75	WP	\$75	WP	N/A	WP	0.0000	\$25	WP	\$75	WP	\$100	WP	\$100	NWP	0.0000
\$50	WP	\$50	NWP	\$75	WP	N/A	WP	0.0000	\$50	WP	\$50	NWP	\$100	WP	\$100	NWP	0.0000
\$50	WP	\$50	WP	\$75	WP	N/A	WP	0.0000	\$50	WP	\$50	WP	\$100	WP	\$100	NWP	0.0000
\$50	WP	\$75	NWP	\$75	WP WP	N/A	WP	0.0000	\$50	WP	\$75	NWP	\$100	WP	\$100	NWP	0.0000
\$50 \$50	WP WP	\$75 \$100	WP NWP	\$75 \$75	WP	N/A N/A	WP WP	0.0000	\$50 \$50	WP WP	\$75 \$100	WP NWP	\$100 \$100	WP WP	\$100 \$100	NWP NWP	0.0000
\$50	WP	\$100	WP	\$75	WP	N/A	WP	0.0000	\$50	WP	\$100	WP	\$100	WP	\$100	NWP	0.0000
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\$75	WP	\$75	WP	\$75	WP	N/A	WP	0.0000	\$75	WP	\$75	WP	\$100	WP	\$100	NWP	0.0000
\$75	WP	\$100	NWP	\$75	WP	N/A	WP	0.0000	\$75	WP	\$100	NWP	\$100	WP	\$100	NWP	0.0000
\$75 \$75	WP WP	\$100 \$125	WP NWP	\$75 \$75	WP WP	N/A N/A	WP WP	0.0000	\$75 \$75	WP WP	\$100 \$125	WP NWP	\$100 \$100	WP WP	\$100 \$100	NWP NWP	0.0000 0.0145
\$75 \$75	WP	\$125	WP	\$75	WP	N/A	WP	0.0000	\$75	WP	\$125 \$125	WP	\$100	WP	\$100	NWP	0.0000
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\$100	WP	\$125	NWP	\$75	WP	N/A	WP	0.0193	\$100	WP	\$125	NWP	\$100	WP	\$100	NWP	0.0145
\$100	WP	\$125	WP	\$75	WP	N/A	WP	0.0193	\$100	WP	\$125	WP	\$100	WP	\$100	NWP	0.0000
\$100 \$100	WP WP	\$150 \$150	NWP WP	\$75 \$75	WP WP	N/A N/A	WP WP	0.0193 0.0193	\$100 \$100	WP WP	\$150 \$150	NWP WP	\$100 \$100	WP WP	\$100 \$100	NWP NWP	0.0298 0.0000
\$125	WP	\$125	NWP	\$75	WP	N/A	WP	0.0155	\$125	WP	\$125	NWP	\$100	WP	\$100	NWP	0.0000
\$125	WP	\$125	WP	\$75	WP	N/A	WP	0.0259	\$125	WP	\$125	WP	\$100	WP	\$100	NWP	0.0032
\$125	WP	\$150	NWP	\$75	WP	N/A	WP	0.0259	\$125	WP	\$150	NWP	\$100	WP	\$100	NWP	0.0331
\$125	WP	\$150	WP	\$75	WP	N/A	WP	0.0259	\$125	WP	\$150	WP	\$100	WP	\$100	NWP	0.0032
\$125	WP WP	\$175	NWP	\$75	WP	N/A	WP	0.0259	\$125	WP	\$175	NWP	\$100	WP	\$100	NWP	0.0380
\$125 \$150	WP	\$175 \$150	WP NWP	\$75 \$75	WP WP	N/A N/A	WP WP	0.0259 0.0326	\$125 \$150	WP WP	\$175 \$150	WP NWP	\$100 \$100	WP WP	\$100 \$100	NWP NWP	0.0032 0.0363
\$150	WP	\$150	WP	\$75	WP	N/A	WP	0.0326	\$150	WP	\$150	WP	\$100	WP	\$100	NWP	0.0065
\$150	WP	\$175	NWP	\$75	WP	N/A	WP	0.0326	\$150	WP	\$175	NWP	\$100	WP	\$100	NWP	0.0413
\$150	WP	\$175	WP	\$75	WP	N/A	WP	0.0326	\$150	WP	\$175	WP	\$100	WP	\$100	NWP	0.0065
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\$150 \$175	WP WP	\$200 \$175	WP NWP	\$75 \$75	WP WP	N/A N/A	WP WP	0.0326 0.0389	\$150 \$175	WP WP	\$200 \$175	WP NWP	\$100 \$100	WP WP	\$100 \$100	NWP NWP	0.0065 0.0444
\$175	WP	\$175	WP	\$75	WP	N/A	WP	0.0389	\$175	WP	\$175	WP	\$100	WP	\$100	NWP	0.0096
\$175	WP	\$200	NWP	\$75	WP	N/A	WP	0.0389	\$175	WP	\$200	NWP	\$100	WP	\$100	NWP	0.0494
\$175	WP	\$200	WP	\$75	WP	N/A	WP	0.0389	\$175	WP	\$200	WP	\$100	WP	\$100	NWP	0.0096
\$175	WP	\$225	NWP	\$75	WP	N/A	WP	0.0389	\$175	WP	\$225	NWP	\$100	WP	\$100	NWP	0.0544
\$175 \$200	WP WP	\$225 \$200	WP NWP	\$75 \$75	WP WP	N/A N/A	WP WP	0.0389 0.0453	\$175 \$200	WP WP	\$225 \$200	WP NWP	\$100 \$100	WP WP	\$100 \$100	NWP NWP	0.0096 0.0525
\$200	WP	\$200	WP	\$75	WP	N/A	WP	0.0453	\$200	WP	\$200	WP	\$100	WP	\$100	NWP	0.0323
\$200	WP	\$225	NWP	\$75	WP	N/A	WP	0.0453	\$200	WP	\$225	NWP	\$100	WP	\$100	NWP	0.0575
\$200	WP	\$225	WP	\$75	WP	N/A	WP	0.0453	\$200	WP	\$225	WP	\$100	WP	\$100	NWP	0.0127
\$200	WP	\$250	NWP	\$75	WP	N/A	WP	0.0453	\$200	WP	\$250	NWP	\$100	WP	\$100	NWP	0.0627
\$200	WP WP	\$250	WP	\$75 \$75	WP WP	N/A	WP WP	0.0453	\$200	WP WP	\$250 \$225	WP	\$100	WP WP	\$100	NWP	0.0127
\$225 \$225	WP	\$225 \$225	NWP WP	\$75	WP	N/A N/A	WP	0.0511 0.0511	\$225 \$225	WP	\$225	NWP WP	\$100 \$100	WP	\$100 \$100	NWP NWP	0.0604 0.0156
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\$225	WP	\$250	WP	\$75	WP	N/A	WP	0.0511	\$225	WP	\$250	WP	\$100	WP	\$100	NWP	0.0156
\$225	WP	\$275	NWP	\$75	WP	N/A	WP	0.0511	\$225	WP	\$275	NWP	\$100	WP	\$100	NWP	0.0739
\$225	WP	\$275	WP	\$75	WP	N/A	WP	0.0511	\$225	WP	\$275	WP	\$100	WP	\$100	NWP	0.0156
\$250 \$250	WP WP	\$250 \$250	NWP WP	\$75 \$75	WP WP	N/A N/A	WP WP	0.0570 0.0570	\$250 \$250	WP WP	\$250 \$250	NWP WP	\$100 \$100	WP WP	\$100 \$100	NWP NWP	0.0684 0.0185
\$250	WP	\$275	NWP	\$75	WP	N/A	WP	0.0570	\$250	WP	\$275	NWP	\$100	WP	\$100	NWP	0.0768
\$250	WP	\$275	WP	\$75	WP	N/A	WP	0.0570	\$250	WP	\$275	WP	\$100	WP	\$100	NWP	0.0185
\$250	WP	\$300	NWP	\$75	WP	N/A	WP	0.0570	\$250	WP	\$300	NWP	\$100	WP	\$100	NWP	0.0780
\$250	WP	\$300	WP	\$75	WP	N/A	WP	0.0570	\$250	WP	\$300	WP	\$100	WP	\$100	NWP	0.0185
\$275 \$275	WP	\$275	NWP	\$75 \$75	WP	N/A	WP	0.0626	\$275 \$275	WP	\$275	NWP	\$100 \$100	WP	\$100 \$100	NWP	0.0796
\$275 \$275	WP WP	\$275 \$300	WP NWP	\$75 \$75	WP WP	N/A N/A	WP WP	0.0626 0.0626	\$275 \$275	WP WP	\$275 \$300	WP NWP	\$100 \$100	WP WP	\$100 \$100	NWP NWP	0.0212 0.0807
\$275	WP	\$300	WP	\$75	WP	N/A	WP	0.0626	\$275	WP	\$300	WP	\$100	WP	\$100	NWP	0.0007
\$275	WP	\$325	NWP	\$75	WP	N/A	WP	0.0626	\$275	WP	\$325	NWP	\$100	WP	\$100	NWP	0.0845
\$275	WP	\$325	WP	\$75	WP	N/A	WP	0.0626	\$275	WP	\$325	WP	\$100	WP	\$100	NWP	0.0212
\$300	WP	\$300	NWP	\$75	WP	N/A	WP	0.0682	\$300	WP	\$300	NWP	\$100	WP	\$100	NWP	0.0835
\$300	WP WP	\$300	WP NWP	\$75 \$75	WP WP	N/A	WP WP	0.0682	\$300	WP WP	\$300	WP	\$100 \$100	WP	\$100 \$100	NWP NWP	0.0240 0.0872
\$300 \$300	WP	\$325 \$325	WP	\$75 \$75	WP	N/A N/A	WP	0.0682 0.0682	\$300 \$300	WP	\$325 \$325	NWP WP	\$100 \$100	WP WP	\$100 \$100	NWP	0.0872
\$300	WP	\$350	NWP	\$75	WP	N/A	WP	0.0682	\$300	WP	\$350	NWP	\$100	WP	\$100	NWP	0.0240
\$300	WP	\$350	WP	\$75	WP	N/A	WP	0.0682	\$300	WP	\$350	WP	\$100	WP	\$100	NWP	0.0240

<u>LINE 31F</u> - DEDUCTIBLE ADJUSTMENT FACTORS (Continued)

	Curr	ent Plan			FH	B Plan				Curr	ent Plan			FH	B Plan		
In-Net			<u>Network</u>	In-Ne		Out-of-N	<u>Network</u>	<u>Factor</u>	In-Net			<u>Network</u>	In-Ne			Network	<u>Factor</u>
\$0			\$0 NUA/D	\$100	WP	\$100	WP	0.0000	\$0			0	\$100	WP	N/A	WP	0.0000
\$(\$(\$25 \$25	NWP WP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0000	\$(\$(\$25 \$25	NWP WP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0000
\$(\$50	NWP	\$100	WP	\$100	WP	0.0000	\$(\$50	NWP	\$100	WP	N/A	WP	0.0000
\$(\$50	WP	\$100	WP	\$100	WP	0.0000	\$0		\$50	WP	\$100	WP	N/A	WP	0.0000
\$25	WP	\$25	NWP	\$100	WP	\$100	WP	0.0000	\$25	WP	\$25	NWP	\$100	WP	N/A	WP	0.0000
\$25	WP	\$25	WP	\$100	WP	\$100	WP	0.0000	\$25	WP	\$25	WP	\$100	WP	N/A	WP	0.0000
\$25	WP WP	\$50	NWP WP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0224 0.0000	\$25	WP WP	\$50	NWP WP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0000
\$25 \$25	WP	\$50 \$75	NWP	\$100	WP	\$100	WP	0.0000	\$25 \$25	WP	\$50 \$75	NWP	\$100	WP	N/A	WP	0.0000
\$25	WP	\$75	WP	\$100	WP	\$100	WP	0.0000	\$25	WP	\$75	WP	\$100	WP	N/A	WP	0.0000
\$50	WP	\$50	NWP	\$100	WP	\$100	WP	0.0224	\$50	WP	\$50	NWP	\$100	WP	N/A	WP	0.0000
\$50	WP	\$50	WP	\$100	WP	\$100	WP	0.0000	\$50	WP	\$50	WP	\$100	WP	N/A	WP	0.0000
\$50 \$50	WP WP	\$75 \$75	NWP WP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0494 0.0000	\$50 \$50	WP WP	\$75 \$75	NWP WP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0000
\$50 \$50	WP	\$100	NWP	\$100	WP	\$100	WP	0.0000	\$50 \$50	WP	\$100	NWP	\$100	WP	N/A	WP	0.0000
\$50	WP	\$100	WP	\$100	WP	\$100	WP	0.0000	\$50	WP	\$100	WP	\$100	WP	N/A	WP	0.0000
\$75	WP	\$75	NWP	\$100	WP	\$100	WP	0.0494	\$75	WP	\$75	NWP	\$100	WP	N/A	WP	0.0000
\$75	WP	\$75	WP	\$100	WP	\$100	WP	0.0000	\$75	WP	\$75	WP	\$100	WP	N/A	WP	0.0000
\$75	WP WP	\$100	NWP WP	\$100	WP	\$100	WP WP	0.0730	\$75	WP	\$100	NWP	\$100	WP WP	N/A	WP	0.0000
\$75 \$75	WP	\$100 \$125	NWP	\$100 \$100	WP WP	\$100 \$100	WP	0.0000 0.0896	\$75 \$75	WP WP	\$100 \$125	WP NWP	\$100 \$100	WP	N/A N/A	WP WP	0.0000
\$75	WP	\$125	WP	\$100	WP	\$100	WP	0.0032	\$75	WP	\$125	WP	\$100	WP	N/A	WP	0.0000
\$100	WP	\$100	NWP	\$100	WP	\$100	WP	0.0730	\$100	WP	\$100	NWP	\$100	WP	N/A	WP	0.0000
\$100	WP	\$100	WP	\$100	WP	\$100	WP	0.0000	\$100	WP	\$100	WP	\$100	WP	N/A	WP	0.0000
\$100	WP	\$125	NWP	\$100	WP	\$100	WP	0.0896	\$100	WP	\$125	NWP	\$100	WP	N/A	WP	0.0000
\$100 \$100	WP WP	\$125 \$150	WP NWP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0032 0.1072	\$100 \$100	WP WP	\$125 \$150	WP NWP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0000
\$100	WP	\$150	WP	\$100	WP	\$100	WP	0.0065	\$100	WP	\$150	WP	\$100	WP	N/A	WP	0.0000
\$125	WP	\$125	NWP	\$100	WP	\$100	WP	0.0929	\$125	WP	\$125	NWP	\$100	WP	N/A	WP	0.0065
\$125	WP	\$125	WP	\$100	WP	\$100	WP	0.0065	\$125	WP	\$125	WP	\$100	WP	N/A	WP	0.0065
\$125	WP	\$150	NWP	\$100	WP	\$100	WP	0.1105	\$125	WP	\$150	NWP	\$100	WP	N/A	WP	0.0065
\$125 \$125	WP WP	\$150 \$175	WP NWP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0097 0.1161	\$125 \$125	WP WP	\$150 \$175	WP NWP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0065 0.0065
\$125	WP	\$175	WP	\$100	WP	\$100	WP	0.0128	\$125	WP	\$175	WP	\$100	WP	N/A	WP	0.0065
\$150	WP	\$150	NWP	\$100	WP	\$100	WP	0.1137	\$150	WP	\$150	NWP	\$100	WP	N/A	WP	0.0130
\$150	WP	\$150	WP	\$100	WP	\$100	WP	0.0130	\$150	WP	\$150	WP	\$100	WP	N/A	WP	0.0130
\$150	WP	\$175	NWP	\$100	WP	\$100	WP	0.1194	\$150	WP	\$175	NWP	\$100	WP	N/A	WP	0.0130
\$150 \$150	WP WP	\$175 \$200	WP NWP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0161 0.1251	\$150 \$150	WP WP	\$175 \$200	WP NWP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0130 0.0130
\$150	WP	\$200	WP	\$100	WP	\$100	WP	0.0192	\$150	WP	\$200	WP	\$100	WP	N/A	WP	0.0130
\$175	WP	\$175	NWP	\$100	WP	\$100	WP	0.1225	\$175	WP	\$175	NWP	\$100	WP	N/A	WP	0.0192
\$175	WP	\$175	WP	\$100	WP	\$100	WP	0.0192	\$175	WP	\$175	WP	\$100	WP	N/A	WP	0.0192
\$175	WP	\$200	NWP	\$100	WP	\$100	WP	0.1282	\$175	WP	\$200	NWP	\$100	WP	N/A	WP	0.0192
\$175 \$175	WP WP	\$200 \$225	WP NWP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0223 0.1340	\$175 \$175	WP WP	\$200 \$225	WP NWP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0192 0.0192
\$175 \$175	WP	\$225	WP	\$100	WP	\$100	WP	0.1340	\$175	WP	\$225	WP	\$100	WP	N/A	WP	0.0192
\$200	WP	\$200	NWP	\$100	WP	\$100	WP	0.1314	\$200	WP	\$200	NWP	\$100	WP	N/A	WP	0.0255
\$200	WP	\$200	WP	\$100	WP	\$100	WP	0.0255	\$200	WP	\$200	WP	\$100	WP	N/A	WP	0.0255
\$200	WP	\$225	NWP	\$100	WP	\$100	WP	0.1371	\$200	WP	\$225	NWP	\$100	WP	N/A	WP	0.0255
\$200 \$200	WP WP	\$225 \$250	WP NWP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0283 0.1430	\$200 \$200	WP WP	\$225 \$250	WP NWP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0255 0.0255
\$200	WP	\$250	WP	\$100	WP	\$100	WP	0.0312	\$200	WP	\$250	WP	\$100	WP	N/A	WP	0.0255
\$225	WP	\$225	NWP	\$100	WP	\$100	WP	0.1400	\$225	WP	\$225	NWP	\$100	WP	N/A	WP	0.0312
\$225	WP	\$225	WP	\$100	WP	\$100	WP	0.0312	\$225	WP	\$225	WP	\$100	WP	N/A	WP	0.0312
\$225	WP	\$250	NWP	\$100	WP	\$100	WP	0.1458	\$225	WP	\$250	NWP	\$100	WP	N/A	WP	0.0312
\$225 \$225	WP WP	\$250 \$275	WP NWP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0341 0.1555	\$225 \$225	WP WP	\$250 \$275	WP NWP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0312 0.0312
\$225	WP	\$275	WP	\$100	WP	\$100	WP	0.0368	\$225	WP	\$275	WP	\$100	WP	N/A	WP	0.0312
\$250	WP	\$250	NWP	\$100	WP	\$100	WP	0.1487	\$250	WP	\$250	NWP	\$100	WP	N/A	WP	0.0369
\$250	WP	\$250	WP	\$100	WP	\$100	WP	0.0369	\$250	WP	\$250	WP	\$100	WP	N/A	WP	0.0369
\$250	WP	\$275	NWP	\$100	WP	\$100	WP	0.1584	\$250	WP	\$275	NWP	\$100	WP	N/A	WP	0.0369
\$250 \$250	WP WP	\$275 \$300	WP NWP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0397 0.1597	\$250 \$250	WP WP	\$275 \$300	WP NWP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0369 0.0369
\$250	WP	\$300	WP	\$100	WP	\$100	WP	0.0424	\$250	WP	\$300	WP	\$100	WP	N/A	WP	0.0369
\$275	WP	\$275	NWP	\$100	WP	\$100	WP	0.1611	\$275	WP	\$275	NWP	\$100	WP	N/A	WP	0.0424
\$275	WP	\$275	WP	\$100	WP	\$100	WP	0.0424	\$275	WP	\$275	WP	\$100	WP	N/A	WP	0.0424
\$275 \$275	WP	\$300	NWP	\$100 \$100	WP	\$100 \$100	WP	0.1624	\$275 \$275	WP	\$300	NWP	\$100 \$100	WP	N/A	WP	0.0424
\$275 \$275	WP WP	\$300 \$325	WP NWP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0452 0.1667	\$275 \$275	WP WP	\$300 \$325	WP NWP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0424 0.0424
\$275	WP	\$325	WP	\$100	WP	\$100	WP	0.0480	\$275	WP	\$325	WP	\$100	WP	N/A	WP	0.0424
\$300	WP	\$300	NWP	\$100	WP	\$100	WP	0.1652	\$300	WP	\$300	NWP	\$100	WP	N/A	WP	0.0479
\$300	WP	\$300	WP	\$100	WP	\$100	WP	0.0479	\$300	WP	\$300	WP	\$100	WP	N/A	WP	0.0479
\$300	WP	\$325	NWP	\$100	WP	\$100	WP	0.1695	\$300	WP	\$325	NWP	\$100	WP	N/A	WP	0.0479
\$300 \$300	WP WP	\$325 \$350	WP NWP	\$100 \$100	WP WP	\$100 \$100	WP WP	0.0508 0.1739	\$300 \$300	WP WP	\$325 \$350	WP NWP	\$100 \$100	WP WP	N/A N/A	WP WP	0.0479 0.0479
\$300	WP	\$350	WP	\$100	WP	\$100	WP	0.0537	\$300	WP	\$350	WP	\$100	WP	N/A	WP	0.0479

LINE 31 - HEALTHCARE REFORM ADJUSTMENT FACTORS (Continued)

LINE 31G - DEFERRED SERVICES ADJUSTMENT FACTORS

Line 31G Factor = 1.000 / (Line 20 Child Factor) - 1

LINE 32 - COSMETIC ORTHODONTIA ADJUSTMENT FACTORS

Multiply the orthodontia rate by aa factor of 0.700 for Greater Of product enhancement, otherwise multiply by a factor of 1.000

LINE 91A - DENTAL SPLIT DEPENDENT FACTORS

LINE 91Ai - 4-Tier Factors

Standard

EE Only Rate = [Adult Rate] x 1.000 EE & SP Rate = [EE Only Rate] + [Adult Rate] x 1.030 EE & CH Rate = [EE Only Rate] + [Child Rate] x 1.651 FAMILY Rate = [EE & SP Rate] + [Child Rate] x 2.031

Greater Of

EE Only Rate = [Adult Rate] x 1.000

EE & SP Rate = [EE Only Rate] + [Adult Rate] x 1.030

EE & CH Rate = [EE Only Rate] + [Child Rate] x (0.80 x [Line 31 Child Factor] + 0.20) x 1.651

FAMILY Rate = [EE & SP Rate] + [Child Rate] x (0.80 x [Line 31 Child Factor] + 0.20) x 2.031

Wrap Adult

EE Only Rate = [Adult Rate] x 1.000 EE & SP Rate = [EE Only Rate] + [Adult Rate] x 1.030 EE & CH Rate = [EE Only Rate] + [Adult Rate] x 0.750 x 1.065 Family Rate = [EE & SP Rate] + [Adult Rate] x 0.750 x 1.103

Wrap Minor

EE Only Rate = [Adult Rate] x 1.000

EE & SP Rate = [EE Only Rate] + [Adult Rate] x 1.030

EE & CH Rate = [EE Only Rate] + [Child Rate] x (0.80 x [Wrap Minor Adj Factor] + 0.20) x 1.651

FAMILY Rate = [EE & SP Rate] + [Child Rate] x (0.80 x [Wrap Minor Adj Factor] + 0.20) x 2.031

LINE 91Aii - 3-Tier Factors

Standard

EE Only Rate = [Adult Rate] \times 1.000 EE & 1 Dep Rate = [EE Only Rate] + 0.714 \times [Adult Rate] \times 1.030 + 0.286 \times [Child Rate] \times 1.000 EE & 2 or More Dep Rate = [EE Only Rate] + 0.859 \times [Adult Rate] \times 1.030 + 1.000 \times [Child Rate] \times 2.092

Greater Of

EE Only Rate = [Adult Rate] x 1.000

EE & 1 Dep Rate = [EE Only Rate] + 0.714 x [Adult Rate] x 1.030 +

[Child Rate] x (0.229 x [Line 31 Child Factor] + 0.057) x 1.000

EE & 2+ Deps Rate = [EE Only Rate] + 0.859 x [Adult Rate] x 1.030 +

[Child Rate] x (0.80 x [Line 31 Child Factor] + 0.20) x 2.092

Wrap Adult

EE Only Rate = [Adult Rate] x 1.000

EE & 1 Dep Rate = [EE Only Rate] + 0.714 x [Adult Rate] x 1.030 + 0.286 x [Adult Rate] x 0.750 x 1.000

EE & 2 or More Dep Rate = [EE Only Rate] + 0.859 x [Adult Rate] x 1.030 + 1.000 x [Adult Rate] x 0.750 x 1.109

Wrap Minor

EE Only Rate = [Adult Rate] x 1.000

EE & 1 Dep Rate = [EE Only Rate] + 0.714 x [Adult Rate] x 1.030 +

[Child Rate] x (0.229 x [Wrap Minor Adj Factor] + 0.057) x 1.000

EE & 2+ Deps Rate = [EE Only Rate] + 0.859 x [Adult Rate] x 1.030 +

[Child Rate] x (0.80 x [Wrap Minor Adj Factor] + 0.20) x 2.092

<u>LINE 91</u> - SPLIT DEPENDENT FACTOR (Continued)

LINE 91A - DENTAL SPLIT DEPENDENT FACTORS (Continued)

LINE 91Aiii - 2-Tier Factors

Standard

EE Only Rate = [Adult Rate] \times 1.000 EE & DEP Rate = [EE Only Rate] + 0.804 \times [Adult Rate] \times 1.030 + 0.727 \times [Child Rate] \times 1.928

Greater Of

EE Only Rate = [Adult Rate] x 1.000 EE & DEP Rate = [EE Only Rate] + 0.804 x [Adult Rate] x 1.030 + [Child Rate] x (0.582 x [Line 31 Child Factor] + 0.145) x 1.928

Wrap Adult

EE Only Rate = [Adult Rate] \times 1.000 EE & DEP Rate = [EE Only Rate] + 0.804 \times [Adult Rate] \times 1.030 + 0.727 \times [Adult Rate] \times 0.750 \times 1.093

Wrap Minor

EE Only Rate = [Adult Rate] x 1.000 EE & DEP Rate = [EE Only Rate] + 0.804 x [Adult Rate] x 1.030 + [Child Rate] x (0.582 x [Wrap Minor Adj Factor] + 0.145) x 1.928

LINE 91B - ORTHODONTIA SPLIT DEPENDENT FACTORS

LINE 91Bi - 4-Tier Factors

EE & CH Ortho Rate = [Ortho Rate] x 0.80 x 1.651 FAMILY Ortho Rate = [Ortho Rate] x 0.80 x 2.031

LINE 91Bii - 3-Tier Factors

EE & 1 Dep Ortho Rate = [Ortho Rate] x 0.229 x 1.000 EE & 2 or More Dep Ortho Rate = [Ortho Rate] x 0.80 x 2.092

LINE 91Biii - 2-Tier Factors

EE & DEP Ortho Rate = [Ortho Rate] x 0.582 x 1.928

LINE 91C - WRAP MINOR ADJUSTMENT FACTORS

	In-Ne	twork	Coinsu	rance		İ	İ		In-Ne	twork	Coinsu	rance		İ	ĺ
Preve	entive		asic		ajor	In-Network		Prev	entive		asic		ajor	In-Network	
From	To	From	To	From	To	Deductible	Factor	From	To	From	To	From	To	Deductible	Factor
0% 0%	70% 70%	0% 0%	50% 50%	0% 26%	25% 50%	\$0 \$0	0.330 0.342	81% 81%	90% 90%	0% 0%	50% 50%	0% 1%	0% 25%	\$25 \$25	0.254 0.258
0%	70%	51%	70%	0%	0%	\$0	0.435	81%	90%	0%	50%	26%	50%	\$25	0.269
0%	70%	51%	70%	1%	40%	\$0	0.443	81%	90%	51%	60%	0%	25%	\$25	0.310
0%	70%	51%	70%	41%	70%	\$0	0.453	81%	90%	51%	60%	26%	40%	\$25	0.316
71%	80%	0%	50%	0%	0%	\$0	0.293	81%	90%	51%	60%	41%	60%	\$25	0.323
71%	80%	0%	50%	1%	25%	\$0	0.297	81%	90%	61%	70%	0%	0%	\$25	0.352
71% 71%	80% 80%	0% 51%	50% 60%	26% 0%	50% 0%	\$0 \$0	0.314 0.350	81% 81%	90% 90%	61% 61%	70% 70%	1% 26%	25% 50%	\$25 \$25	0.355 0.363
71%	80%	51%	60%	1%	25%	\$0 \$0	0.354	81%	90%	61%	70%	51%	70%	\$25 \$25	0.363
71%	80%	51%	60%	26%	40%	\$0	0.360	81%	90%	71%	90%	0%	25%	\$25	0.434
71%	80%	51%	60%	41%	60%	\$0	0.367	81%	90%	71%	90%	26%	40%	\$25	0.437
71%	80%	61%	70%	0%	25%	\$0	0.402	81%	90%	71%	90%	41%	60%	\$25	0.443
71%	80%	61%	70%	26%	50%	\$0	0.410	81%	90%	71%	90%	61%	70%	\$25	0.445
71%	80%	61%	70%	51%	70%	\$0	0.417	81%	90%	71%	90%	71%	90%	\$25	0.451
71%	80%	71%	80%	0%	25%	\$0 ©0	0.443	91%	100%	0%	50%	0%	0%	\$25	0.229
71% 71%	80% 80%	71% 71%	80% 80%	26% 61%	60% 80%	\$0 \$0	0.453 0.459	91% 91%	100% 100%	0% 0%	50% 50%	1% 26%	25% 50%	\$25 \$25	0.233 0.243
81%	90%	0%	50%	0%	0%	\$0	0.262	91%	100%	51%	60%	0%	0%	\$25	0.279
81%	90%	0%	50%	1%	25%	\$0	0.266	91%	100%	51%	60%	1%	25%	\$25	0.282
81%	90%	0%	50%	26%	50%	\$0	0.277	91%	100%	51%	60%	26%	40%	\$25	0.287
81%	90%	51%	60%	0%	25%	\$0	0.319	91%	100%	51%	60%	41%	60%	\$25	0.295
81%	90%	51%	60%	26%	40%	\$0	0.325	91%	100%	61%	70%	0%	0%	\$25	0.322
81%	90%	51%	60%	41%	60%	\$0	0.332	91%	100%	61%	70%	1%	25%	\$25	0.325
81% 81%	90% 90%	61% 61%	70% 70%	0% 1%	0% 25%	\$0 \$0	0.362 0.365	91% 91%	100% 100%	61% 61%	70% 70%	26% 51%	50% 70%	\$25 \$25	0.333
81%	90%	61%	70%	26%	50%	\$0	0.373	91%	100%	71%	80%	0%	25%	\$25 \$25	0.363
81%	90%	61%	70%	51%	70%	\$0	0.379	91%	100%	71%	80%	26%	60%	\$25	0.373
81%	90%	71%	90%	0%	25%	\$0	0.444	91%	100%	71%	80%	61%	80%	\$25	0.379
81%	90%	71%	90%	26%	40%	\$0	0.447	91%	100%	81%	90%	0%	40%	\$25	0.404
81%	90%	71%	90%	41%	60%	\$0	0.452	91%	100%	81%	90%	41%	70%	\$25	0.412
81%	90%	71%	90%	61%	70%	\$0	0.455	91%	100%	81%	90%	71%	90%	\$25	0.418
81% 91%	90% 100%	71% 0%	90% 50%	71% 0%	90% 0%	\$0 \$0	0.461 0.237	91% 91%	100% 100%	91% 91%	100% 100%	0% 26%	25% 40%	\$25 \$25	0.434 0.437
91%	100%	0%	50%	1%	25%	\$0	0.241	91%	100%	91%	100%	41%	70%	\$25	0.444
91%	100%	0%	50%	26%	50%	\$0	0.251	91%	100%	91%	100%	71%	80%	\$25	0.447
91%	100%	51%	60%	0%	0%	\$0	0.287	91%	100%	91%	100%	81%	100%	\$25	0.452
91%	100%	51%	60%	1%	25%	\$0	0.290	0%	70%	0%	50%	0%	25%	\$50	0.312
91%	100%	51%	60%	26%	40%	\$0	0.296	0%	70%	0%	50%	26%	50%	\$50	0.324
91%	100%	51%	60%	41%	60%	\$0	0.303	0%	70%	51%	70%	0%	0%	\$50	0.414
91% 91%	100% 100%	61% 61%	70% 70%	0% 1%	0% 25%	\$0 \$0	0.331 0.334	0% 0%	70% 70%	51% 51%	70% 70%	1% 41%	40% 70%	\$50 \$50	0.423 0.434
91%	100%	61%	70%	26%	50%	\$0	0.342	71%	80%	0%	50%	0%	0%	\$50 \$50	0.434
91%	100%	61%	70%	51%	70%	\$0	0.348	71%	80%	0%	50%	1%	25%	\$50	0.280
91%	100%	71%	80%	0%	25%	\$0	0.373	71%	80%	0%	50%	26%	50%	\$50	0.297
91%	100%	71%	80%	26%	60%	\$0	0.382	71%	80%	51%	60%	0%	0%	\$50	0.331
91%	100%	71%	80%	61%	80%	\$0	0.388	71%	80%	51%	60%	1%	25%	\$50	0.335
91%	100%	81%	90%	0%	40%	\$0	0.414	71%	80%	51%	60%	26%	40%	\$50	0.341
91% 91%	100% 100%	81% 81%	90% 90%	41% 71%	70% 90%	\$0 \$0	0.422 0.427	71% 71%	80% 80%	51% 61%	60% 70%	41% 0%	60% 25%	\$50 \$50	0.349 0.382
91%	100%	91%	100%	0%	25%	\$0	0.444	71%	80%	61%	70%	26%	50%	\$50 \$50	0.390
91%	100%	91%	100%	26%	40%	\$0	0.447	71%	80%	61%	70%	51%	70%	\$50	0.397
91%	100%	91%	100%	41%	70%	\$0	0.454	71%	80%	71%	80%	0%	25%	\$50	0.422
91%	100%	91%	100%	71%	80%	\$0	0.456	71%	80%	71%	80%	26%	60%	\$50	0.433
91%	100%	91%	100%	81%	100%	\$0	0.462	71%	80%	71%	80%	61%	80%	\$50	0.439
0%	70%	0%	50%	0%	25%	\$25	0.321	81%	90%	0%	50%	0%	0%	\$50	0.246
0%	70%	0%	50%	26%	50%	\$25	0.333	81%	90%	0%	50%	1%	25%	\$50	0.250
0% 0%	70% 70%	51% 51%	70% 70%	0% 1%	0% 40%	\$25 \$25	0.425 0.433	81% 81%	90% 90%	0% 51%	50% 60%	26% 0%	50% 25%	\$50 \$50	0.261 0.301
0%	70%	51%	70%	41%	70%	\$25	0.444	81%	90%	51%	60%	26%	40%	\$50 \$50	0.307
71%	80%	0%	50%	0%	0%	\$25	0.285	81%	90%	51%	60%	41%	60%	\$50	0.315
71%	80%	0%	50%	1%	25%	\$25	0.289	81%	90%	61%	70%	0%	0%	\$50	0.342
71%	80%	0%	50%	26%	50%	\$25	0.305	81%	90%	61%	70%	1%	25%	\$50	0.346
71%	80%	51%	60%	0%	0%	\$25	0.341	81%	90%	61%	70%	26%	50%	\$50	0.354
71%	80%	51%	60%	1%	25%	\$25	0.344	81%	90%	61%	70%	51%	70%	\$50	0.361
71%	80%	51%	60%	26%	40%	\$25	0.350	81%	90%	71%	90%	0%	25%	\$50 ¢50	0.423
71%	80% 80%	51% 61%	60% 70%	41% 0%	60% 25%	\$25 \$25	0.358 0.392	81% 81%	90%	71% 71%	90%	26% 41%	40% 60%	\$50 \$50	0.427
71% 71%	80% 80%	61% 61%	70% 70%	0% 26%	25% 50%	\$25 \$25	0.392	81%	90% 90%	71% 71%	90% 90%	41% 61%	60% 70%	\$50 \$50	0.432 0.435
71%	80%	61%	70%	51%	70%	\$25	0.407	81%	90%	71%	90%	71%	90%	\$50 \$50	0.433
71%	80%	71%	80%	0%	25%	\$25	0.433	91%	100%	0%	50%	0%	0%	\$50	0.222
71%	80%	71%	80%	26%	60%	\$25	0.443	91%	100%	0%	50%	1%	25%	\$50	0.226
71%	80%	71%	80%	61%	80%	\$25	0.449	91%	100%	0%	50%	26%	50%	\$50	0.236

LINE 91C - WRAP MINOR ADJUSTMENT FACTORS (Continued)

			Coinsu								Coinsu				
	entive		asic_		ajor _	In-Network			entive		sic_		ajor_	In-Network	
From	To	From	To	From	To	Deductible	Factor	From	To	From	To	From	To	Deductible	Factor
91%	100%	51%	60%	0%	0%	\$50	0.270	0%	70%	0%	50%	0%	25%	\$100	0.293
91%	100%	51%	60%	1%	25%	\$50 \$50	0.274	0%	70%	0%	50%	26%	50%	\$100	0.306
91% 91%	100% 100%	51% 51%	60% 60%	26% 41%	40% 60%	\$50 \$50	0.279 0.286	0% 0%	70% 70%	51% 51%	70% 70%	0% 1%	0% 40%	\$100 \$100	0.392 0.401
91%	100%	61%	70%	0%	0%	\$50 \$50	0.200	0%	70%	51%	70%	41%	70%	\$100	0.401
91%	100%	61%	70%	1%	25%	\$50 \$50	0.316	71%	80%	0%	50%	0%	0%	\$100	0.413
91%	100%	61%	70%	26%	50%	\$50 \$50	0.316	71%	80%	0%	50%	1%	25%	\$100	0.263
91%	100%	61%	70%	51%	70%	\$50	0.330	71%	80%	0%	50%	26%	50%	\$100	0.280
91%	100%	71%	80%	0%	25%	\$50	0.353	71%	80%	51%	60%	0%	0%	\$100	0.311
91%	100%	71%	80%	26%	60%	\$50	0.364	71%	80%	51%	60%	1%	25%	\$100	0.315
91%	100%	71%	80%	61%	80%	\$50	0.369	71%	80%	51%	60%	26%	40%	\$100	0.321
91%	100%	81%	90%	0%	40%	\$50	0.394	71%	80%	51%	60%	41%	60%	\$100	0.330
91%	100%	81%	90%	41%	70%	\$50	0.402	71%	80%	61%	70%	0%	25%	\$100	0.360
91%	100%	81%	90%	71%	90%	\$50	0.408	71%	80%	61%	70%	26%	50%	\$100	0.370
91%	100%	91%	100%	0%	25%	\$50	0.424	71%	80%	61%	70%	51%	70%	\$100	0.377
91%	100%	91%	100%	26%	40%	\$50	0.427	71%	80%	71%	80%	0%	25%	\$100	0.400
91%	100%	91%	100%	41%	70%	\$50	0.434	71%	80%	71%	80%	26%	60%	\$100	0.412
91%	100%	91%	100%	71%	80%	\$50	0.437	71%	80%	71%	80%	61%	80%	\$100	0.418
91%	100%	91%	100%	81%	100%	\$50	0.443	81%	90%	0%	50%	0%	0%	\$100	0.229
0%	70%	0%	50%	0%	25%	\$75	0.302	81%	90%	0%	50%	1%	25%	\$100	0.234
0%	70%	0%	50%	26%	50%	\$75	0.315	81%	90%	0%	50%	26%	50%	\$100	0.245
0%	70%	51%	70%	0%	0%	\$75	0.403	81%	90%	51%	60%	0%	25%	\$100	0.282
0%	70%	51%	70%	1%	40%	\$75	0.412	81%	90%	51%	60%	26%	40%	\$100	0.288
0%	70%	51%	70%	41%	70%	\$75	0.423	81%	90%	51%	60%	41%	60%	\$100	0.297
71%	80%	0%	50%	0%	0%	\$75	0.267	81%	90%	61%	70%	0%	0%	\$100	0.322
71%	80%	0%	50%	1%	25%	\$75	0.272	81%	90%	61%	70%	1%	25%	\$100	0.325
71%	80%	0%	50%	26%	50%	\$75	0.288	81%	90%	61%	70%	26%	50%	\$100	0.334
71%	80%	51%	60%	0%	0%	\$75	0.321	81%	90%	61%	70%	51%	70%	\$100	0.341
71%	80%	51%	60%	1%	25%	\$75	0.325	81%	90%	71%	90%	0%	25%	\$100	0.401
71%	80%	51%	60%	26%	40%	\$75	0.331	81%	90%	71%	90%	26%	40%	\$100	0.405
71%	80%	51%	60%	41%	60%	\$75	0.339	81%	90%	71%	90%	41%	60%	\$100	0.411
71%	80%	61%	70%	0%	25%	\$75	0.371	81%	90%	71%	90%	61%	70%	\$100	0.414
71%	80% 80%	61% 61%	70% 70%	26% 51%	50%	\$75	0.380	81% 91%	90% 100%	71% 0%	90%	71% 0%	90%	\$100 \$100	0.420 0.206
71% 71%	80%	71%	80%	0%	70% 25%	\$75 \$75	0.387 0.411	91%	100%	0%	50% 50%	1%	0% 25%	\$100	0.200
71%	80%	71%	80%	26%	60%	\$75 \$75	0.411	91%	100%	0%	50%	26%	50%	\$100	0.210
71%	80%	71%	80%	61%	80%	\$75 \$75	0.422	91%	100%	51%	60%	0%	0%	\$100	0.252
81%	90%	0%	50%	0%	0%	\$75	0.423	91%	100%	51%	60%	1%	25%	\$100	0.256
81%	90%	0%	50%	1%	25%	\$75	0.242	91%	100%	51%	60%	26%	40%	\$100	0.262
81%	90%	0%	50%	26%	50%	\$75	0.253	91%	100%	51%	60%	41%	60%	\$100	0.269
81%	90%	51%	60%	0%	25%	\$75	0.292	91%	100%	61%	70%	0%	0%	\$100	0.293
81%	90%	51%	60%	26%	40%	\$75	0.298	91%	100%	61%	70%	1%	25%	\$100	0.297
81%	90%	51%	60%	41%	60%	\$75	0.305	91%	100%	61%	70%	26%	50%	\$100	0.305
81%	90%	61%	70%	0%	0%	\$75	0.332	91%	100%	61%	70%	51%	70%	\$100	0.312
81%	90%	61%	70%	1%	25%	\$75	0.336	91%	100%	71%	80%	0%	25%	\$100	0.333
81%	90%	61%	70%	26%	50%	\$75	0.344	91%	100%	71%	80%	26%	60%	\$100	0.344
81%	90%	61%	70%	51%	70%	\$75	0.351	91%	100%	71%	80%	61%	80%	\$100	0.350
81%	90%	71%	90%	0%	25%	\$75	0.412	91%	100%	81%	90%	0%	40%	\$100	0.373
81%	90%	71%	90%	26%	40%	\$75	0.416	91%	100%	81%	90%	41%	70%	\$100	0.382
81%	90%	71%	90%	41%	60%	\$75	0.422	91%	100%	81%	90%	71%	90%	\$100	0.388
81%	90%	71%	90%	61%	70%	\$75	0.424	91%	100%	91%	100%	0%	25%	\$100	0.402
81%	90%	71%	90%	71%	90%	\$75	0.431	91%	100%	91%	100%	26%	40%	\$100	0.405
91%	100%	0%	50%	0%	0%	\$75	0.214	91%	100%	91%	100%	41%	70%	\$100	0.413
91%	100%	0%	50%	1%	25%	\$75	0.218	91%	100%	91%	100%	71%	80%	\$100	0.415
91%	100%	0%	50%	26%	50%	\$75	0.228	91%	100%	91%	100%	81%	100%	\$100	0.422
91%	100%	51%	60%	0%	0%	\$75	0.261	0%	70%	0%	50%	0%	25%	\$125	0.284
91%	100%	51%	60%	1%	25%	\$75	0.265	0%	70%	0%	50%	26%	50%	\$125	0.297
91%	100%	51%	60%	26%	40%	\$75	0.270	0%	70%	51%	70%	0%	0%	\$125	0.381
91%	100%	51%	60%	41%	60%	\$75	0.278	0%	70%	51%	70%	1%	40%	\$125	0.391
91%	100%	61%	70%	0%	0%	\$75	0.303	0%	70%	51%	70%	41%	70%	\$125	0.403
91% 91%	100% 100%	61% 61%	70% 70%	1% 26%	25% 50%	\$75 \$75	0.306 0.314	71% 71%	80% 80%	0% 0%	50% 50%	0% 1%	0% 25%	\$125 \$125	0.249 0.254
91%	100%	61%	70%	51%	70%	\$75 \$75	0.314	71%	80%	0%	50%	26%	50%	\$125	0.234
91%	100%	71%	80%	0%	25%	\$75 \$75	0.343	71%	80%	51%	60%	0%	0%	\$125 \$125	0.272
91%	100%	71%	80%	26%	60%	\$75 \$75	0.354	71%	80%	51%	60%	1%	25%	\$125	0.306
91%	100%	71%	80%	61%	80%	\$75	0.359	71%	80%	51%	60%	26%	40%	\$125	0.312
91%	100%	81%	90%	0%	40%	\$75	0.384	71%	80%	51%	60%	41%	60%	\$125	0.321
91%	100%	81%	90%	41%	70%	\$75	0.392	71%	80%	61%	70%	0%	25%	\$125	0.350
91%	100%	81%	90%	71%	90%	\$75	0.398	71%	80%	61%	70%	26%	50%	\$125	0.360
91%	100%	91%	100%	0%	25%	\$75	0.413	71%	80%	61%	70%	51%	70%	\$125	0.367
91%	100%	91%	100%	26%	40%	\$75	0.416	71%	80%	71%	80%	0%	25%	\$125	0.390
91%	100%	91%	100%	41%	70%	\$75	0.424	71%	80%	71%	80%	26%	60%	\$125	0.401
91%	100%	91%	100%	71%	80%	\$75	0.426	71%	80%	71%	80%	61%	80%	\$125	0.408
91%	100%	91%	100%	81%	100%	\$75	0.432								

LINE 91C - WRAP MINOR ADJUSTMENT FACTORS (Continued)

	In-Ne	twork	Coinsu	rance		1	Ī			In-Ne	twork	Coinsu	ance		İ	Ī
Preve	entive		asic		ajor	In-Network			Prev	entive		asic		ajor	In-Network	
From	То	From	То	From	То	Deductible	Factor	-	From	То	From	То	From	То	Deductible	Factor
81%	90%	0%	50%	0%	0%	\$125	0.221		91%	100%	51%	60%	1%	25%	\$150	0.240
81% 81%	90% 90%	0% 0%	50% 50%	1% 26%	25% 50%	\$125 \$125	0.226 0.237		91% 91%	100% 100%	51% 51%	60% 60%	26% 41%	40% 60%	\$150 \$150	0.245 0.253
81%	90%	51%	60%	0%	25%	\$125	0.274		91%	100%	61%	70%	0%	0%	\$150	0.275
81%	90%	51%	60%	26%	40%	\$125	0.280		91%	100%	61%	70%	1%	25%	\$150	0.279
81%	90%	51%	60%	41%	60%	\$125	0.288		91%	100%	61%	70%	26%	50%	\$150	0.287
81%	90%	61%	70%	0%	0%	\$125	0.312		91%	100%	61%	70%	51%	70%	\$150	0.294
81%	90%	61%	70%	1%	25%	\$125	0.316		91%	100%	71%	80%	0%	25%	\$150	0.314
81%	90%	61%	70%	26%	50%	\$125	0.325		91%	100%	71%	80%	26%	60%	\$150	0.325
81% 81%	90% 90%	61% 71%	70% 90%	51% 0%	70% 25%	\$125 \$125	0.332 0.390		91% 91%	100% 100%	71% 81%	80% 90%	61% 0%	80% 40%	\$150 \$150	0.331 0.353
81%	90%	71%	90%	26%	40%	\$125 \$125	0.395		91%	100%	81%	90%	41%	70%	\$150	0.362
81%	90%	71%	90%	41%	60%	\$125	0.401		91%	100%	81%	90%	71%	90%	\$150	0.369
81%	90%	71%	90%	61%	70%	\$125	0.403		91%	100%	91%	100%	0%	25%	\$150	0.381
81%	90%	71%	90%	71%	90%	\$125	0.410		91%	100%	91%	100%	26%	40%	\$150	0.384
91%	100%	0%	50%	0%	0%	\$125	0.199		91%	100%	91%	100%	41%	70%	\$150	0.392
91%	100%	0%	50%	1%	25%	\$125	0.203		91%	100%	91%	100%	71%	80%	\$150	0.395
91%	100%	0%	50%	26%	50%	\$125	0.214		91%	100%	91%	100%	81%	100%	\$150	0.402
91% 91%	100%	51%	60% 60%	0% 1%	0%	\$125	0.244		0% 0%	70% 70%	0% 0%	50%	0%	25%	\$175+	0.267
91%	100% 100%	51% 51%	60%	26%	25% 40%	\$125 \$125	0.248 0.253		0%	70%	51%	50% 70%	26% 0%	50% 0%	\$175+ \$175+	0.281 0.361
91%	100%	51%	60%	41%	60%	\$125	0.261		0%	70%	51%	70%	1%	40%	\$175+	0.371
91%	100%	61%	70%	0%	0%	\$125	0.284		0%	70%	51%	70%	41%	70%	\$175+	0.384
91%	100%	61%	70%	1%	25%	\$125	0.287		71%	80%	0%	50%	0%	0%	\$175+	0.234
91%	100%	61%	70%	26%	50%	\$125	0.296		71%	80%	0%	50%	1%	25%	\$175+	0.239
91%	100%	61%	70%	51%	70%	\$125	0.303		71%	80%	0%	50%	26%	50%	\$175+	0.257
91%	100%	71%	80%	0%	25%	\$125	0.323		71%	80%	51%	60%	0%	0%	\$175+	0.283
91%	100%	71%	80%	26%	60%	\$125	0.334		71%	80%	51%	60%	1%	25%	\$175+	0.288
91% 91%	100% 100%	71% 81%	80% 90%	61% 0%	80% 40%	\$125 \$125	0.340 0.363		71% 71%	80% 80%	51% 51%	60% 60%	26% 41%	40% 60%	\$175+ \$175+	0.295 0.304
91%	100%	81%	90%	41%	70%	\$125	0.371		71%	80%	61%	70%	0%	25%	\$175+	0.331
91%	100%	81%	90%	71%	90%	\$125	0.378		71%	80%	61%	70%	26%	50%	\$175+	0.341
91%	100%	91%	100%	0%	25%	\$125	0.391		71%	80%	61%	70%	51%	70%	\$175+	0.349
91%	100%	91%	100%	26%	40%	\$125	0.395		71%	80%	71%	80%	0%	25%	\$175+	0.370
91%	100%	91%	100%	41%	70%	\$125	0.402		71%	80%	71%	80%	26%	60%	\$175+	0.382
91%	100%	91%	100%	71%	80%	\$125	0.405		71%	80%	71%	80%	61%	80%	\$175+	0.389
91%	100%	91%	100%	81%	100%	\$125	0.412		81%	90%	0%	50%	0%	0%	\$175+	0.207
0% 0%	70% 70%	0% 0%	50% 50%	0% 26%	25% 50%	\$150 \$150	0.275 0.289		81% 81%	90% 90%	0% 0%	50% 50%	1% 26%	25% 50%	\$175+ \$175+	0.211 0.223
0%	70%	51%	70%	0%	0%	\$150	0.203		81%	90%	51%	60%	0%	25%	\$175+	0.257
0%	70%	51%	70%	1%	40%	\$150	0.381		81%	90%	51%	60%	26%	40%	\$175+	0.263
0%	70%	51%	70%	41%	70%	\$150	0.393		81%	90%	51%	60%	41%	60%	\$175+	0.272
71%	80%	0%	50%	0%	0%	\$150	0.241		81%	90%	61%	70%	0%	0%	\$175+	0.294
71%	80%	0%	50%	1%	25%	\$150	0.246		81%	90%	61%	70%	1%	25%	\$175+	0.298
71%	80%	0%	50%	26%	50%	\$150	0.264		81%	90%	61%	70%	26%	50%	\$175+	0.307
71%	80%	51%	60%	0%	0%	\$150 \$150	0.292		81%	90%	61%	70%	51%	70%	\$175+	0.315 0.370
71% 71%	80% 80%	51% 51%	60% 60%	1% 26%	25% 40%	\$150 \$150	0.296 0.303		81% 81%	90% 90%	71% 71%	90% 90%	0% 26%	25% 40%	\$175+ \$175+	0.375
71%	80%	51%	60%	41%	60%	\$150	0.312		81%	90%	71%	90%	41%	60%	\$175+	0.381
71%	80%	61%	70%	0%	25%	\$150	0.340		81%	90%	71%	90%	61%	70%	\$175+	0.384
71%	80%	61%	70%	26%	50%	\$150	0.350		81%	90%	71%	90%	71%	90%	\$175+	0.391
71%	80%	61%	70%	51%	70%	\$150	0.358		91%	100%	0%	50%	0%	0%	\$175+	0.186
71%	80%	71%	80%	0%	25%	\$150	0.379		91%	100%	0%	50%	1%	25%	\$175+	0.190
71%	80%	71%	80%	26%	60%	\$150	0.391		91%	100%	0%	50%	26%	50%	\$175+	0.201
71% 81%	80% 90%	71% 0%	80% 50%	61% 0%	80% 0%	\$150 \$150	0.398 0.214		91% 91%	100% 100%	51% 51%	60% 60%	0% 1%	0% 25%	\$175+ \$175+	0.228 0.232
81%	90%	0%	50%	1%	25%	\$150	0.214		91%	100%	51%	60%	26%	40%	\$175+	0.232
81%	90%	0%	50%	26%	50%	\$150	0.230		91%	100%	51%	60%	41%	60%	\$175+	0.246
81%	90%	51%	60%	0%	25%	\$150	0.265		91%	100%	61%	70%	0%	0%	\$175+	0.267
81%	90%	51%	60%	26%	40%	\$150	0.271		91%	100%	61%	70%	1%	25%	\$175+	0.270
81%	90%	51%	60%	41%	60%	\$150	0.280		91%	100%	61%	70%	26%	50%	\$175+	0.279
81%	90%	61%	70%	0%	0%	\$150	0.303		91%	100%	61%	70%	51%	70%	\$175+	0.286
81%	90%	61%	70%	1%	25%	\$150	0.306		91%	100%	71%	80%	0%	25%	\$175+	0.305
81% 81%	90% 90%	61% 61%	70% 70%	26% 51%	50% 70%	\$150 \$150	0.316 0.323		91% 91%	100% 100%	71% 71%	80% 80%	26% 61%	60% 80%	\$175+ \$175+	0.316 0.323
81%	90%	71%	90%	0%	25%	\$150	0.323		91%	100%	81%	90%	0%	40%	\$175+ \$175+	0.323
81%	90%	71%	90%	26%	40%	\$150	0.385		91%	100%	81%	90%	41%	70%	\$175+	0.353
81%	90%	71%	90%	41%	60%	\$150	0.391		91%	100%	81%	90%	71%	90%	\$175+	0.359
81%	90%	71%	90%	61%	70%	\$150	0.394		91%	100%	91%	100%	0%	25%	\$175+	0.371
81%	90%	71%	90%	71%	90%	\$150	0.400		91%	100%	91%	100%	26%	40%	\$175+	0.375
91%	100%	0%	50%	0%	0%	\$150	0.192		91%	100%	91%	100%	41%	70%	\$175+	0.383
91% 91%	100% 100%	0% 0%	50% 50%	1% 26%	25% 50%	\$150 \$150	0.196 0.207		91% 91%	100% 100%	91% 91%	100% 100%	71% 81%	80% 100%	\$175+ \$175+	0.386
91%	100%	0% 51%	60%	26% 0%	50% 0%	\$150 \$150	0.207		J 1 70	10076	J170	10076	0176	100%	\$175+	0.392
0.70	. 50 /0	J 1 /0	JU /U	3,0	3,0	1 4.00	5.250									

LINE 996 - EXPENSE FACTOR

I. Per Case

Add a Per Case Expense of 0.000 to the Adult and Child Dental rates

II. Per Employee

Add the product of a Per Employee Expense of 0.000 x # of Enrolled Employees to the Adult and Child Dental rates

III. Percent of Premium

After applying the Per Case and Per Employee Expense Factors to the Adult and Child Dental rates, multiply the resulting Dental rates by 1.000 plus the appropriate % of Premium Expense factor below:

Multiply Orthodontia rates by the appropriate factor below:

Low Cost v	vit	h DHMO		
Zip Codes:	70	000-72999		
Tota	al N	Monthly		
Den	tal	Claims	Dental Factor	Ortho Factor
\$0	-	\$367	0.659	1.019
\$368	-	\$736	0.597	0.981
\$737	-	\$1,289	0.569	0.964
\$1,290	-	\$1,841	0.539	0.945
\$1,842	-	\$2,394	0.511	0.928
\$2,395	-	\$2,762	0.481	0.910
\$2,763	-	\$3,684	0.448	0.889
\$3,685	-	\$5,526	0.415	0.869
\$5,527	-	\$9,210	0.379	0.847
\$9,211	-	\$18,422	0.344	0.825
\$18,423	-	\$36,844	0.311	0.805
\$36,845	-	\$184,225	0.276	0.783
\$184,226	-	\$736,903	0.254	0.770
\$736,904	-	\$99,999,999	0.239	0.761

Low Cost	wit	hout DHMO		
Zip Codes:	15	000-16899, 247	700-26899, 35000)-39799,
40000-479	99,	61700-63999,	64600-64899, 650	000-65899
Tota	al N	Monthly		
Der	ıtal	Claims	Dental Factor	Ortho Factor
\$0	-	\$367	0.634	1.004
\$368	-	\$736	0.574	0.966
\$737	-	\$1,289	0.546	0.949
\$1,290	-	\$1,841	0.517	0.931
\$1,842	-	\$2,394	0.489	0.914
\$2,395	-	\$2,762	0.459	0.896
\$2,763	-	\$3,684	0.427	0.876
\$3,685	-	\$5,526	0.394	0.856
\$5,527	-	\$9,210	0.358	0.834
\$9,211	-	\$18,422	0.324	0.813
\$18,423	-	\$36,844	0.291	0.793
\$36,845	-	\$184,225	0.257	0.772
\$184,226	-	\$736,903	0.235	0.759
\$736,904	-	\$99,999,999	0.221	0.750

Medium Co	ost	with DHMO		
Zip Codes:	48	001-49999, 60	000-61699, 75000)-79999
		∕Ionthly		
Den	ıtal	Claims	Dental Factor	Ortho Factor
\$0	-	\$367	0.639	1.007
\$368	-	\$736	0.579	0.969
\$737	-	\$1,289	0.551	0.952
\$1,290	-	\$1,841	0.521	0.934
\$1,842	-	\$2,394	0.493	0.917
\$2,395	-	\$2,762	0.464	0.899
\$2,763	-	\$3,684	0.431	0.879
\$3,685	-	\$5,526	0.398	0.859
\$5,527	-	\$9,210	0.362	0.837
\$9,211	-	\$18,422	0.328	0.815
\$18,423	-	\$36,844	0.295	0.795
\$36,845	-	\$184,225	0.261	0.774
\$184,226	-	\$736,903	0.239	0.761
\$736,904	-	\$99,999,999	0.225	0.752

Medium C	ost	without DHM)								
Zip Codes:	05	000-05999, 199	999, 22400-24699),							
27000-319	99,	39800-39899,	50000-52999, 55	000-59999,							
64000-645	99,	64900-64999,	66000-69399, 73	001-74999,							
80000-831	99,	84000-84799									
Tota	al N	Monthly									
Dental Claims Dental Factor Ortho Factor											
\$0	-	\$367	0.627	0.999							
\$368	-	\$736	0.567	0.962							
\$737	-	\$1,289	0.539	0.945							
\$1,290	-	\$1,841	0.510	0.927							
\$1,842	-	\$2,394	0.482	0.910							
\$2,395	-	\$2,762	0.453	0.892							
\$2,763	-	\$3,684	0.420	0.872							
\$3,685	-	\$5,526	0.388	0.852							
\$5,527	-	\$9,210	0.352	0.830							
\$9,211	-	\$18,422	0.318	0.809							
\$18,423	-	\$36,844	0.285	0.789							
\$36,845	-	\$184,225	0.251	0.768							
\$184,226	-	\$736,903	0.230	0.755							
\$736,904	-	\$99,999,999	0.215	0.746							

High Cost	wi	th DHMO		
Zip Codes:	09	000-09999, 900	000-96199	
'		,		
Tot	al N	Monthly		
Der	ntal	Claims	Dental Factor	Ortho Factor
\$0	-	\$367	0.617	0.993
\$368	-	\$736	0.557	0.956
\$737	-	\$1,289	0.530	0.939
\$1,290	-	\$1,841	0.501	0.921
\$1,842	-	\$2,394	0.473	0.905
\$2,395	-	\$2,762	0.444	0.887
\$2,763	-	\$3,684	0.412	0.867
\$3,685	-	\$5,526	0.379	0.847
\$5,527	-	\$9,210	0.344	0.825
\$9,211	-	\$18,422	0.310	0.804
\$18,423	-	\$36,844	0.277	0.784
\$36,845	-	\$184,225	0.243	0.764
\$184,226	-	\$736,903	0.222	0.751
\$736,904	-	\$99,999,999	0.208	0.742
		•	•	

High Cost without DHMO								
Zip Codes: 01000-04999, 06000-06999, 83200-83899,								
7								
85000-89999, 96700-99999								
Total Monthly								
Der	ıtal	Claims	Dental Factor	Ortho Factor				
\$0	-	\$367	0.601	0.983				
\$368	-	\$736	0.542	0.947				
\$737	-	\$1,289	0.515	0.930				
\$1,290	-	\$1,841	0.486	0.912				
\$1,842	-	\$2,394	0.459	0.896				
\$2,395	-	\$2,762	0.430	0.878				
\$2,763	-	\$3,684	0.398	0.858				
\$3,685	-	\$5,526	0.366	0.839				
\$5,527	-	\$9,210	0.330	0.817				
\$9,211	-	\$18,422	0.297	0.796				
\$18,423	-	\$36,844	0.265	0.777				
\$36,845	-	\$184,225	0.231	0.756				
\$184,226	-	\$736,903	0.210	0.743				
\$736,904	-	\$99,999,999	0.196	0.734				

LINE 996 - EXPENSE FACTOR (Continued)

Metro NY										
Zip Codes:	Zip Codes: 10000-11999									
Total Monthly										
Den	tal	Claims	Dental Factor	Ortho Factor						
\$0	-	\$367	0.653	1.015						
\$368	-	\$736	0.591	0.977						
\$737	-	\$1,289	0.563	0.960						
\$1,290	-	\$1,841	0.534	0.942						
\$1,842	-	\$2,394	0.506	0.925						
\$2,395	-	\$2,762	0.475	0.906						
\$2,763	-	\$3,684	0.443	0.886						
\$3,685	-	\$5,526	0.410	0.866						
\$5,527	-	\$9,210	0.373	0.843						
\$9,211	-	\$18,422	0.339	0.822						
\$18,423	-	\$36,844	0.306	0.802						
\$36,845	-	\$184,225	0.270	0.780						
\$184,226	-	\$736,903	0.249	0.767						
\$736,904	-	\$99,999,999	0.234	0.758						

DC, MD, N	DC, MD, Northern VA									
Zip Codes: 20000-22399										
Total Monthly										
Den	tal	Claims	Dental Factor	Ortho Factor						
\$0	-	\$367	0.635	1.004						
\$368	-	\$736	0.574	0.967						
\$737	-	\$1,289	0.547	0.950						
\$1,290	-	\$1,841	0.517	0.932						
\$1,842	-	\$2,394	0.489	0.915						
\$2,395	-	\$2,762	0.460	0.897						
\$2,763	-	\$3,684	0.427	0.876						
\$3,685	-	\$5,526	0.395	0.856						
\$5,527	-	\$9,210	0.359	0.834						
\$9,211	-	\$18,422	0.324	0.813						
\$18,423	-	\$36,844	0.292	0.793						
\$36,845	-	\$184,225	0.257	0.772						
\$184,226	-	\$736,903	0.236	0.759						
\$736,904	-	\$99,999,999	0.221	0.750						

Upstate N'	Upstate NY									
Zip Codes:	Zip Codes: 12000-14999									
Tota	al N	Monthly								
Den	tal	Claims	Dental Factor	Ortho Factor						
\$0	-	\$367	0.663	1.021						
\$368	-	\$736	0.601	0.983						
\$737	-	\$1,289	0.573	0.966						
\$1,290	-	\$1,841	0.542	0.947						
\$1,842	-	\$2,394	0.514	0.930						
\$2,395	-	\$2,762	0.485	0.912						
\$2,763	-	\$3,684	0.451	0.891						
\$3,685	-	\$5,526	0.418	0.871						
\$5,527	-	\$9,210	0.381	0.848						
\$9,211	-	\$18,422	0.347	0.827						
\$18,423	-	\$36,844	0.313	0.806						
\$36,845	-	\$184,225	0.278	0.785						
\$184,226	-	\$736,903	0.257	0.772						
\$736,904	-	\$99,999,999	0.241	0.762						

Philadelphia Area									
Zip Codes: 08000-08799, 16900-19899									
Total Monthly									
Den	ıtal	Claims	Dental Factor	Ortho Factor					
\$0	-	\$367	0.648	1.012					
\$368	-	\$736	0.588	0.975					
\$737	-	\$1,289	0.558	0.957					
\$1,290	-	\$1,841	0.529	0.939					
\$1,842	-	\$2,394	0.501	0.922					
\$2,395	-	\$2,762	0.472	0.904					
\$2,763	-	\$3,684	0.438	0.883					
\$3,685	-	\$5,526	0.405	0.863					
\$5,527	-	\$9,210	0.370	0.841					
\$9,211	-	\$18,422	0.335	0.820					
\$18,423	-	\$36,844	0.301	0.799					
\$36,845	-	\$184,225	0.267	0.778					
\$184,226	-	\$736,903	0.246	0.765					
\$736,904	-	\$99,999,999	0.231	0.756					

Northern New Jersey									
Zip Codes: 07000-07999, 08800-08999									
Total Monthly									
Den	tal	Claims	Dental Factor	Ortho Factor					
\$0	-	\$367	0.637	1.005					
\$368	-	\$736	0.576	0.968					
\$737	-	\$1,289	0.549	0.951					
\$1,290	-	\$1,841	0.519	0.933					
\$1,842	-	\$2,394	0.490	0.915					
\$2,395	-	\$2,762	0.461	0.897					
\$2,763	-	\$3,684	0.428	0.877					
\$3,685	-	\$5,526	0.396	0.857					
\$5,527	-	\$9,210	0.360	0.835					
\$9,211	-	\$18,422	0.326	0.814					
\$18,423	-	\$36,844	0.293	0.794					
\$36,845	-	\$184,225	0.259	0.773					
\$184,226	-	\$736,903	0.238	0.760					
\$736,904	-	\$99,999,999	0.223	0.751					

Wisconsin									
Zip Codes: 53000-54999									
Tota	al N	Monthly							
Den	tal	Claims	Dental Factor	Ortho Factor					
\$0	-	\$367	0.633	1.003					
\$368	-	\$736	0.573	0.966					
\$737	-	\$1,289	0.545	0.949					
\$1,290	-	\$1,841	0.516	0.931					
\$1,842	-	\$2,394	0.488	0.914					
\$2,395	-	\$2,762	0.459	0.896					
\$2,763	-	\$3,684	0.427	0.876					
\$3,685	-	\$5,526	0.394	0.856					
\$5,527	-	\$9,210	0.356	0.833					
\$9,211	-	\$18,422	0.322	0.812					
\$18,423	-	\$36,844	0.290	0.792					
\$36,845	-	\$184,225	0.256	0.771					
\$184,226	-	\$736,903	0.234	0.758					
\$736,904	-	\$99,999,999	0.220	0.749					

LINE 996A - BENEFIT PACKAGES FOR THE SMALL BUSINESS

Note: The discounts listed below will only apply by meeting specific underwriting criteria and packaged benefit designs.

A. 2-9 Lives:

Number of Coverages	Factor
2	0.92
3	0.90
4	0.88
5+	0.86

B. 10-24 Lives:

Number of Coverages	Factor
2	0.94
3	0.93
4	0.92
5+	0.91

PRE-PRINTED DENTAL RATES

For groups of 10 - 99 employees, The Guardian also offers dental rates that do not depend on the group's age and sex characteristics. These rates follow our standard manual rate calculation using average age/sex and size discount that are based on our nationwide block of business.

LINE 997 - FLAT FEE COMMISSION

Annual Premium	0%	0.50%	1%	1.50%	2%	3%	4%	5%	6%
<\$10,000	-11.2%	-10.7%	-10.2%	-9.7%	-9.2%	-8.1%	-7.0%	-5.9%	-4.8%
\$10,000 - \$19,999	-10.2%	-9.7%	-9.2%	-8.7%	-8.2%	-7.1%	-6.0%	-4.9%	-3.8%
\$20,000 - \$29,999	-9.0%	-8.5%	-8.0%	-7.5%	-6.9%	-5.8%	-4.7%	-3.6%	-2.4%
\$30,000 - \$39,999	-7.7%	-7.1%	-6.6%	-6.1%	-5.5%	-4.4%	-3.3%	-2.1%	-1.0%
\$40,000 - \$49,999	-6.6%	-6.1%	-5.5%	-5.0%	-4.5%	-3.3%	-2.2%	-1.0%	0.2%
\$50,000 - \$69,999	-5.5%	-5.0%	-4.4%	-3.9%	-3.3%	-2.2%	-1.0%	0.2%	1.4%
\$70,000 - \$99,999	-4.4%	-3.8%	-3.3%	-2.7%	-2.2%	-1.0%	0.2%	1.4%	2.6%
\$100,000 - \$199,999	-3.2%	-2.7%	-2.1%	-1.6%	-1.0%	0.2%	1.4%	2.6%	3.9%
\$200,000 - \$499,999	-2.3%	-1.8%	-1.2%	-0.7%	-0.1%	1.1%	2.3%	3.5%	4.8%
\$500,000 - \$1,999,999	-1.5%	-1.0%	-0.4%	0.2%	0.7%	1.9%	3.1%	4.4%	5.7%
\$2,000,000 - \$4,999,999	-1.1%	-0.6%	0.0%	0.6%	1.2%	2.4%	3.6%	4.9%	6.1%
\$5,000,000 - \$9,999,999	-0.8%	-0.3%	0.3%	0.9%	1.5%	2.7%	3.9%	5.2%	6.5%
						_	_		
Ammunal Dunmalus									
Annual Premium	7%	8%	9%	10%	11%	12%	13%	14%	15%
<pre><pre>Annual Premium <\$10,000</pre></pre>	7% -3.7%	8% -2.5%	9% -1.3%	10% 0.0%	11% 1.3%	12% 2.6%	13% 3.9%	14% 5.3%	15% 6.7%
<\$10,000	-3.7%	-2.5%	-1.3%	0.0%	1.3%	2.6%	3.9%	5.3%	6.7%
<\$10,000 \$10,000 - \$19,999	-3.7% -2.6%	-2.5% -1.4%	-1.3% -0.2%	0.0% 1.1%	1.3% 2.3%	2.6% 3.7%	3.9% 5.0%	5.3% 6.4%	6.7% 7.8%
<\$10,000 \$10,000 - \$19,999 \$20,000 - \$29,999	-3.7% -2.6% -1.2%	-2.5% -1.4% 0.0%	-1.3% -0.2% 1.3%	0.0% 1.1% 2.5%	1.3% 2.3% 3.9%	2.6% 3.7% 5.2%	3.9% 5.0% 6.6%	5.3% 6.4% 8.0%	6.7% 7.8% 9.5%
<\$10,000 \$10,000 - \$19,999 \$20,000 - \$29,999 \$30,000 - \$39,999	-3.7% -2.6% -1.2% 0.3%	-2.5% -1.4% 0.0% 1.5%	-1.3% -0.2% 1.3% 2.8%	0.0% 1.1% 2.5% 4.1%	1.3% 2.3% 3.9% 5.4%	2.6% 3.7% 5.2% 6.8%	3.9% 5.0% 6.6% 8.2%	5.3% 6.4% 8.0% 9.7%	6.7% 7.8% 9.5% 11.2%
<\$10,000 \$10,000 - \$19,999 \$20,000 - \$29,999 \$30,000 - \$39,999 \$40,000 - \$49,999	-3.7% -2.6% -1.2% 0.3% 1.4%	-2.5% -1.4% 0.0% 1.5% 2.7%	-1.3% -0.2% 1.3% 2.8% 4.0%	0.0% 1.1% 2.5% 4.1% 5.3%	1.3% 2.3% 3.9% 5.4% 6.7%	2.6% 3.7% 5.2% 6.8% 8.1%	3.9% 5.0% 6.6% 8.2% 9.5%	5.3% 6.4% 8.0% 9.7% 11.0%	6.7% 7.8% 9.5% 11.2% 12.5%
<pre><\$10,000 \$10,000 - \$19,999 \$20,000 - \$29,999 \$30,000 - \$39,999 \$40,000 - \$49,999 \$50,000 - \$69,999</pre>	-3.7% -2.6% -1.2% 0.3% 1.4% 2.7%	-2.5% -1.4% 0.0% 1.5% 2.7% 4.0%	-1.3% -0.2% 1.3% 2.8% 4.0% 5.3%	0.0% 1.1% 2.5% 4.1% 5.3% 6.6%	1.3% 2.3% 3.9% 5.4% 6.7% 8.0%	2.6% 3.7% 5.2% 6.8% 8.1% 9.4%	3.9% 5.0% 6.6% 8.2% 9.5% 10.9%	5.3% 6.4% 8.0% 9.7% 11.0% 12.4%	6.7% 7.8% 9.5% 11.2% 12.5% 13.9%
<pre><\$10,000 \$10,000 - \$19,999 \$20,000 - \$29,999 \$30,000 - \$39,999 \$40,000 - \$49,999 \$50,000 - \$69,999 \$70,000 - \$99,999</pre>	-3.7% -2.6% -1.2% 0.3% 1.4% 2.7% 3.9%	-2.5% -1.4% 0.0% 1.5% 2.7% 4.0% 5.2%	-1.3% -0.2% 1.3% 2.8% 4.0% 5.3% 6.5%	0.0% 1.1% 2.5% 4.1% 5.3% 6.6% 7.9%	1.3% 2.3% 3.9% 5.4% 6.7% 8.0% 9.3%	2.6% 3.7% 5.2% 6.8% 8.1% 9.4% 10.8%	3.9% 5.0% 6.6% 8.2% 9.5% 10.9% 12.2%	5.3% 6.4% 8.0% 9.7% 11.0% 12.4%	6.7% 7.8% 9.5% 11.2% 12.5% 13.9%
<pre><\$10,000 \$10,000 - \$19,999 \$20,000 - \$29,999 \$30,000 - \$39,999 \$40,000 - \$49,999 \$50,000 - \$69,999 \$70,000 - \$99,999 \$100,000 - \$199,999</pre>	-3.7% -2.6% -1.2% 0.3% 1.4% 2.7% 3.9% 5.2%	-2.5% -1.4% 0.0% 1.5% 2.7% 4.0% 5.2% 6.5%	-1.3% -0.2% 1.3% 2.8% 4.0% 5.3% 6.5% 7.8%	0.0% 1.1% 2.5% 4.1% 5.3% 6.6% 7.9% 9.2%	1.3% 2.3% 3.9% 5.4% 6.7% 8.0% 9.3% 10.7%	2.6% 3.7% 5.2% 6.8% 8.1% 9.4% 10.8% 12.1%	3.9% 5.0% 6.6% 8.2% 9.5% 10.9% 12.2% 13.6%	5.3% 6.4% 8.0% 9.7% 11.0% 12.4% 13.8%	6.7% 7.8% 9.5% 11.2% 12.5% 13.9% 15.3% 16.7%
<pre><\$10,000 \$10,000 - \$19,999 \$20,000 - \$29,999 \$30,000 - \$39,999 \$40,000 - \$49,999 \$50,000 - \$69,999 \$70,000 - \$99,999 \$100,000 - \$199,999 \$200,000 - \$499,999</pre>	-3.7% -2.6% -1.2% 0.3% 1.4% 2.7% 3.9% 5.2% 6.1%	-2.5% -1.4% 0.0% 1.5% 2.7% 4.0% 5.2% 6.5% 7.4%	-1.3% -0.2% 1.3% 2.8% 4.0% 5.3% 6.5% 7.8% 8.7%	0.0% 1.1% 2.5% 4.1% 5.3% 6.6% 7.9% 9.2% 10.1%	1.3% 2.3% 3.9% 5.4% 6.7% 8.0% 9.3% 10.7% 11.5%	2.6% 3.7% 5.2% 6.8% 8.1% 9.4% 10.8% 12.1% 13.0%	3.9% 5.0% 6.6% 8.2% 9.5% 10.9% 12.2% 13.6%	5.3% 6.4% 8.0% 9.7% 11.0% 12.4% 13.8% 15.2% 16.0%	6.7% 7.8% 9.5% 11.2% 12.5% 13.9% 15.3% 16.7% 17.6%

THE GUARDIAN Life Insurance Company of America

TABLE OF AREA INDEXES

		RATING		
City	Zip Code	AREA	DENT	ORTHO
MARYLAND				
Baltimore (City)	212-213	MD5	94.2	96.8
Baltimore (Area)	210-211	MD3	94.2	96.8
Annapolis	214	MD1	94.2	96.8
Southern Maryland	206	MD14	93.3	96.3
D.C. Area (Sub I)	208	MD9	103.5	102.3
Silver Spring	209	MD15	103.6	102.4
Other	216, 218-219	MD12	86.8	92.4
D.C. Area (Sub II)	207	MD2	93.3	96.3
Cumberland	215	MD8	92.2	95.6
Frederick	217	MD10	92.2	95.6

		Ded. Waived						Ded. Waived				
Plan	In-Network	In-Network	In-Network		In-Netwo	ork	Out-of-Network	Out-of-Network	Out-of-Network	Ou	t-of-Netw	ork
Type	Deductible	For Prev.	Maximum		Coinsura		Deductible	For Preventive	Maximum		oinsuranc	
Z1	Any	Υ	Any	100	100	60	Same as In-Network	N	Same as In-Network	100	80	50
Z2	Any	Y	Any	100	90	60	Same as In-Network	N	Same as In-Network	80	80	50
Z3	Any	Y	Any	100	90	50	Same as In-Network	N	Same as In-Network	80	80	50
Z4	Any	Y	Any	100	100	50	Same as In-Network	N	Same as In-Network	80	80	50
Z5	Any	Υ	Any	90	90	60	Same as In-Network	N	Same as In-Network	80	80	50
Z6	Any	Y	Any	90	90	50	Same as In-Network	N	Same as In-Network	80	80	40
Z7	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	80	70	40
Z8	Any	Y	Any	80	80	50	Same as In-Network	N	Same as In-Network	70	60	40
Z9 Z0	Any	Y Y	Any	100 100	50 80	0 0	Same as In-Network	N N	Same as In-Network	90 90	40 70	0
ZA	Any Any	Ϋ́Υ	Any	100	80 80	50	Same as In-Network Same as In-Network	N N	Same as In-Network Same as In-Network	100	70 50	25
ZB	Any	Ϋ́	Any Any	100	80	50 50	Same as In-Network	N	Same as In-Network	100	80	0
ZC	Any	Ϋ́	Any	100	100	0	Same as In-Network	N	Same as In-Network	100	80	0
ZD	Any	Ϋ́	Any	100	90	60	Same as In-Network	N	Same as In-Network	100	80	50
ZE	Any	Ϋ́	Any	100	100	25	Same as In-Network	N	Same as In-Network	80	80	0
ZF	Any	Ϋ́	Any	100	80	25	Same as In-Network	N	Same as In-Network	100	50	0
ZG	Any	Ý	Any	100	80	0	Same as In-Network	N	Same as In-Network	100	50	0
ZH	Any	Ý	Any	100	80	25	Same as In-Network	N	Same as In-Network	100	80	0
ZI	Any	Ϋ́	Any	100	90	50	Same as In-Network	N	Same as In-Network	100	80	25
ZJ	Any	Ý	Any	90	90	25	Same as In-Network	N	Same as In-Network	70	70	0
ZK	Any	Ý	Any	80	80	25	Same as In-Network	N	Same as In-Network	60	60	0
ZL	Any	Ϋ́	Any	100	100	40	Same as In-Network	N	Same as In-Network	100	80	25
ZM	Any	Ϋ́	Any	100	90	40	Same as In-Network	N	Same as In-Network	100	80	25
ZN	Any	Ý	Any	100	80	60	Same as In-Network	N	Same as In-Network	100	50	50
ZO	Any	Υ	Any	100	80	50	Same as In-Network	N	Same as In-Network	100	50	50
ZP	Any	Υ	Any	100	80	50	Same as In-Network	N	Same as In-Network	80	80	50
ZQ	Any	Υ	Any	100	100	60	Same as In-Network	N	Same as In-Network	90	70	40
ZR	Any	Υ	Any	100	100	60	Same as In-Network	N	Same as In-Network	100	85	50
ZS	Any	Υ	Any	100	90	60	Same as In-Network	N	Same as In-Network	100	75	50
ZT	ANY	Υ	Any	100	80	50	Same as In-Network	N	Same as In-Network	90	70	40
Y1	Any	Υ	Any	100	100	60	In-Network + \$25	N	Same as In-Network	100	80	50
Y2	Any	Υ	Any	100	90	60	In-Network + \$25	N	Same as In-Network	80	80	50
Y3	Any	Y	Any	100	90	50	In-Network + \$25	N	Same as In-Network	80	80	50
Y4	Any	Υ	Any	100	100	50	In-Network + \$25	N	Same as In-Network	80	80	50
Y5	Any	Y	Any	90	90	60	In-Network + \$25	N	Same as In-Network	80	80	50
Y6	Any	Υ	Any	90	90	50	In-Network + \$25	N	Same as In-Network	80	80	40
Y7	Any	Υ	Any	100	80	50	In-Network + \$25	N	Same as In-Network	80	70	40
Y8	Any	Υ	Any	80	80	50	In-Network + \$25	N	Same as In-Network	70	60	40
Y9	Any	Υ	Any	100	50	0	In-Network + \$25	N	Same as In-Network	90	40	0
Y0	Any	Υ	Any	100	80	0	In-Network + \$25	N	Same as In-Network	90	70	0
YA	Any	Y	Any	100	80	50	In-Network + \$25	N	Same as In-Network	100	50	25
YB	Any	Υ	Any	100	80	50	In-Network + \$25	N	Same as In-Network	100	80	0
YC	Any	Y	Any	100	100	0	In-Network + \$25	N	Same as In-Network	100	80	0
YD	Any	Y	Any	100	90	60	In-Network + \$25	N	Same as In-Network	100	80	50
YE	Any	Y	Any	100	100	25	In-Network + \$25	N	Same as In-Network	80	80	0
YF	Any	Y	Any	100	80	25	In-Network + \$25	N	Same as In-Network	100	50	0
YG	Any	Y	Any	100	80	0	In-Network + \$25	N	Same as In-Network	100	50	0
YH	Any	Y	Any	100	80	25	In-Network + \$25	N	Same as In-Network	100	80	0
ΥI	Any	Y	Any	100	90	50	In-Network + \$25	N	Same as In-Network	100	80	25
YJ	Any	Y	Any	90	90 80	25	In-Network + \$25	N	Same as In-Network	70	70	0
YK	Any	Y	Any	80		25	In-Network + \$25	N	Same as In-Network	60	60	0
YL YM	Any	Y Y	Any	100	100	40 40	In-Network + \$25	N N	Same as In-Network	100 100	80 80	25 25
YM YN	Any	Υ Υ	Any	100 100	90 80	40 60	In-Network + \$25	N N	Same as In-Network	100	80 50	25 50
YN YO	Any	Ϋ́Υ	Any		80 80	50 50	In-Network + \$25	N N	Same as In-Network			50 50
YO YP	Any	Y Y	Any	100 100	80 80	50 50	In-Network + \$25	N N	Same as In-Network Same as In-Network	100 80	50 80	50 50
YP YQ	Any	Y Y	Any	100	100	60	In-Network + \$25	N N			80 70	50 40
YQ YR	Any Any	Ϋ́Υ	Any Any	100	100	60	In-Network + \$25 In-Network + \$25	N N	Same as In-Network Same as In-Network	90 100	70 85	50
YS	Any	Ϋ́	Any	100	90	60	In-Network + \$25	N	Same as In-Network	100	75	50
YT	•	Ϋ́	•	100	80	50	In-Network + \$25	N	Same as In-Network	90	70	40
11	Any	ī	Any	100	ου	50	III-INELWOIK + \$25	IN	Saille as III-MELWOFK	90	70	40

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum		In-Networ		Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum		t-of-Netwo	
X1	Any	Υ	Any	100	100	60	In-Network + \$50	N	Same as In-Network	100	80	50
X2	Any	Υ	Any	100	90	60	In-Network + \$50	N	Same as In-Network	80	80	50
X3	Any	Υ	Any	100	90	50	In-Network + \$50	N	Same as In-Network	80	80	50
X4	Any	Υ	Any	100	100	50	In-Network + \$50	N	Same as In-Network	80	80	50
X5	Any	Υ	Any	90	90	60	In-Network + \$50	N	Same as In-Network	80	80	50
X6	Any	Υ	Any	90	90	50	In-Network + \$50	N	Same as In-Network	80	80	40
X7	Any	Y	Any	100	80	50	In-Network + \$50	N	Same as In-Network	80	70	40
X8	Any	Y	Any	80	80	50	In-Network + \$50	N	Same as In-Network	70	60	40
X9	Any	Y	Any	100	50	0	In-Network + \$50	N	Same as In-Network	90	40	0
XO XA	Any	Y Y	Any	100	80	0	In-Network + \$50	N N	Same as In-Network	90	70 50	0
XA XB	Any	Y Y	Any	100 100	80 80	50 50	In-Network + \$50 In-Network + \$50	N N	Same as In-Network Same as In-Network	100 100	50 80	25 0
XC	Any	Ϋ́Υ	Any	100	100	0	In-Network + \$50 In-Network + \$50	N N	Same as In-Network	100	80 80	0
XD	Any Any	Ϋ́	Any Any	100	90	60	In-Network + \$50	N	Same as In-Network	100	80	50
XE	Any	Ý	Any	100	100	25	In-Network + \$50	N	Same as In-Network	80	80	0
XF	Any	Ϋ́	Any	100	80	25	In-Network + \$50	N	Same as In-Network	100	50	0
XG	Any	Ý	Any	100	80	0	In-Network + \$50	N	Same as In-Network	100	50	0
XH	Any	Ý	Any	100	80	25	In-Network + \$50	N	Same as In-Network	100	80	0
XI	Any	Ý	Any	100	90	50	In-Network + \$50	N	Same as In-Network	100	80	25
XJ	Any	Y	Any	90	90	25	In-Network + \$50	N	Same as In-Network	70	70	0
XK	Any	Ϋ́	Any	80	80	25	In-Network + \$50	N	Same as In-Network	60	60	Ö
XL	Any	Ϋ́	Any	100	100	40	In-Network + \$50	N	Same as In-Network	100	80	25
XM	Any	Υ	Any	100	90	40	In-Network + \$50	N	Same as In-Network	100	80	25
XN	Any	Υ	Any	100	80	60	In-Network + \$50	N	Same as In-Network	100	50	50
XO	Any	Υ	Any	100	80	50	In-Network + \$50	N	Same as In-Network	100	50	50
XP	Any	Υ	Any	100	80	50	In-Network + \$50	N	Same as In-Network	80	80	50
XQ	Any	Υ	Any	100	100	60	In-Network + \$50	N	Same as In-Network	90	70	40
XR	Any	Υ	Any	100	100	60	In-Network + \$50	N	Same as In-Network	100	85	50
XS	Any	Υ	Any	100	90	60	In-Network + \$50	N	Same as In-Network	100	75	50
XT	Any	Υ	Any	100	80	50	In-Network + \$50	N	Same as In-Network	90	70	40
W1	Any	Υ	Any	100	100	60	Same as In-Network	Υ	Same as In-Network	100	80	50
W2	Any	Ϋ́	Any	100	90	60	Same as In-Network	Ϋ́	Same as In-Network	80	80	50
W3	Any	Υ	Any	100	90	50	Same as In-Network	Υ	Same as In-Network	80	80	50
W4	Any	Υ	Any	100	100	50	Same as In-Network	Υ	Same as In-Network	80	80	50
W5	Any	Υ	Any	90	90	60	Same as In-Network	Υ	Same as In-Network	80	80	50
W6	Any	Υ	Any	90	90	50	Same as In-Network	Υ	Same as In-Network	80	80	40
W7	Any	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network	80	70	40
W8	Any	Υ	Any	80	80	50	Same as In-Network	Υ	Same as In-Network	70	60	40
W9	Any	Υ	Any	100	50	0	Same as In-Network	Υ	Same as In-Network	90	40	0
W0	Any	Υ	Any	100	80	0	Same as In-Network	Υ	Same as In-Network	90	70	0
WA	Any	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network	100	50	25
WB	Any	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network	100	80	0
WC	Any	Υ	Any	100	100	0	Same as In-Network	Υ	Same as In-Network	100	80	0
WD	Any	Υ	Any	100	90	60	Same as In-Network	Υ	Same as In-Network	100	80	50
WE	Any	Y	Any	100	100	25	Same as In-Network	Y	Same as In-Network	80	80	0
WF	Any	Y	Any	100	80	25	Same as In-Network	Y	Same as In-Network	100	50	0
WG	Any	Y	Any	100	80	0	Same as In-Network	Y	Same as In-Network	100	50	0
WH	Any	Y	Any	100	80	25	Same as In-Network	Y	Same as In-Network	100	80	0
WI	Any	Y	Any	100	90	50	Same as In-Network	Y	Same as In-Network	100	80	25
WJ	Any	Y	Any	90	90	25	Same as In-Network	Y	Same as In-Network	70	70	0
WK WL	Any	Y Y	Any	80 100	80	25 40	Same as In-Network	Y Y	Same as In-Network	60	60 80	0
	Any	•	Any		100		Same as In-Network	Y Y	Same as In-Network	100		25 25
WM	Any	Y	Any	100	90	40	Same as In-Network	Y Y	Same as In-Network	100	80	
WN WO	Any Any	Y Y	Any	100 100	80 80	60 50	Same as In-Network Same as In-Network	Y Y	Same as In-Network Same as In-Network	100 100	50 50	50 50
WP	,	Ϋ́Υ	Any	100	80 80	50 50		Ϋ́Υ		80	80	50 50
WP	Any Any	Y Y	Any Any	100	100	60	Same as In-Network Same as In-Network	Y Y	Same as In-Network Same as In-Network	80 90	80 70	50 40
WR	Any	Ϋ́Υ	Any	100	100	60	Same as In-Network	Ϋ́Υ	Same as In-Network	100	85	50
WS	Any	Y	Any	100	90	60	Same as In-Network	Y	Same as In-Network	100	75	50 50
WT	Any	Ϋ́	Any	100	80	50	Same as In-Network	Ϋ́	Same as In-Network	90	70 70	40
VV I	Ally	1	Ally	100	00	30	Jame as In-Network	ı	Juille as Ill-INCLWOLK	50	70	40

		Ded. Waived						Ded. Waived				
Plan	In-Network	In-Network	In-Network		In-Netwo	ork	Out-of-Network	Out-of-Network	Out-of-Network	Ou	t-of-Netw	ork
Туре	Deductible	For Prev.	Maximum		Coinsura	nce	Deductible	For Preventive	Maximum	(Coinsuranc	e
V1	Any	Υ	Any	100	100	60	In-Network + \$25	Υ	Same as In-Network	100	80	50
V2	Any	Υ	Any	100	90	60	In-Network + \$25	Υ	Same as In-Network	80	80	50
V3	Any	Υ	Any	100	90	50	In-Network + \$25	Υ	Same as In-Network	80	80	50
V4	Any	Υ	Any	100	100	50	In-Network + \$25	Υ	Same as In-Network	80	80	50
V5	Any	Y	Any	90	90	60	In-Network + \$25	Υ	Same as In-Network	80	80	50
V6	Any	Υ	Any	90	90	50	In-Network + \$25	Υ	Same as In-Network	80	80	40
V7	Any	Y	Any	100	80	50	In-Network + \$25	Υ	Same as In-Network	80	70	40
V8	Any	Y	Any	80	80	50	In-Network + \$25	Y	Same as In-Network	70	60	40
V9	Any	Y	Any	100	50	0	In-Network + \$25	Y	Same as In-Network	90	40	0
V0	Any	Y	Any	100	80	0	In-Network + \$25	Y	Same as In-Network	90	70	0
VA	Any	Y	Any	100	80	50	In-Network + \$25	Y	Same as In-Network	100	50	25
VB	Any	Y	Any	100	80	50	In-Network + \$25	Y Y	Same as In-Network	100	80	0
VC VD	Any	Y Y	Any	100	100 90	0 60	In-Network + \$25	Y Y	Same as In-Network Same as In-Network	100 100	80 80	0 50
VD VE	Any	Ϋ́Υ	Any Any	100 100	100	25	In-Network + \$25 In-Network + \$25	Ϋ́Υ	Same as In-Network	80	80 80	0
VE	Any	Ϋ́	•	100	80	25 25	· ·	Y	Same as In-Network	100	50	0
VF VG	Any	Ϋ́	Any	100	80	0	In-Network + \$25 In-Network + \$25	Ϋ́	Same as In-Network	100	50	0
VG VH	Any	Ϋ́	Any	100	80	25	In-Network + \$25	Ϋ́	Same as In-Network	100	80	0
VI	Any Any	Ϋ́	Any Any	100	90	50	In-Network + \$25	Ϋ́	Same as In-Network	100	80	25
VI VJ	Any	Ϋ́	Any	90	90	25	In-Network + \$25	Ϋ́	Same as In-Network	70	70	0
VX	Any	Ϋ́	Any	80	80	25	In-Network + \$25	Ϋ́	Same as In-Network	60	60	0
VL	Any	Ϋ́	Any	100	100	40	In-Network + \$25	Ϋ́	Same as In-Network	100	80	25
VM	Any	Ϋ́	Any	100	90	40	In-Network + \$25	Ϋ́	Same as In-Network	100	80	25
VN	Any	Ϋ́	Any	100	80	60	In-Network + \$25	Ϋ́	Same as In-Network	100	50	50
VO	Any	Ý	Any	100	80	50	In-Network + \$25	Ϋ́	Same as In-Network	100	50	50
VP	Any	Ϋ́	Any	100	80	50	In-Network + \$25	Ϋ́	Same as In-Network	80	80	50
VQ	Any	Ý	Any	100	100	60	In-Network + \$25	Ϋ́	Same as In-Network	90	70	40
VR	Any	Y	Any	100	100	60	In-Network + \$25	Ϋ́	Same as In-Network	100	85	50
VS	Any	Ý	Any	100	90	60	In-Network + \$25	Ϋ́	Same as In-Network	100	75	50
VT	Any	Y	Any	100	80	50	In-Network + \$25	Ϋ́	Same as In-Network	90	70	40
	,		,									
U1	Any	Υ	Any	100	100	60	In-Network + \$50	Υ	Same as In-Network	100	80	50
U2	Any	Υ	Any	100	90	60	In-Network + \$50	Υ	Same as In-Network	80	80	50
U3	Any	Υ	Any	100	90	50	In-Network + \$50	Υ	Same as In-Network	80	80	50
U4	Any	Y	Any	100	100	50	In-Network + \$50	Υ	Same as In-Network	80	80	50
U5	Any	Y	Any	90	90	60	In-Network + \$50	Υ	Same as In-Network	80	80	50
U6	Any	Υ	Any	90	90	50	In-Network + \$50	Υ	Same as In-Network	80	80	40
U7	Any	Υ	Any	100	80	50	In-Network + \$50	Υ	Same as In-Network	80	70	40
U8	Any	Υ	Any	80	80	50	In-Network + \$50	Υ	Same as In-Network	70	60	40
U9	Any	Υ	Any	100	50	0	In-Network + \$50	Υ	Same as In-Network	90	40	0
U0	Any	Y	Any	100	80	0	In-Network + \$50	Υ	Same as In-Network	90	70	0
UA	Any	Y	Any	100	80	50	In-Network + \$50	Y	Same as In-Network	100	50	25
UB	Any	Y	Any	100	80	50	In-Network + \$50	Y	Same as In-Network	100	80	0
UC	Any	Y	Any	100	100	0	In-Network + \$50	Y	Same as In-Network	100	80	0
UD	Any	Y	Any	100	90	60	In-Network + \$50	Y	Same as In-Network	100	80	50
UE	Any	Y	Any	100	100	25	In-Network + \$50	Y	Same as In-Network	80	80	0
UF	Any	Y	Any	100	80	25	In-Network + \$50	Y	Same as In-Network	100	50	0
UG	Any	Y	Any	100	80	0	In-Network + \$50	Y	Same as In-Network	100	50	0
UH	Any	Y	Any	100	80	25	In-Network + \$50	Y	Same as In-Network	100	80	0
UI	Any	Y	Any	100	90	50	In-Network + \$50	Y Y	Same as In-Network	100	80	25
UJ UK	Any	Y Y	Any	90	90 80	25 25	In-Network + \$50	Y Y	Same as In-Network Same as In-Network	70 60	70 60	0
	Any		Any	80			In-Network + \$50	Y				
UL	Any	Y Y	Any	100	100 90	40 40	In-Network + \$50	Y Y	Same as In-Network	100	80	25 25
UM UN	Any	Y Y	Any Any	100 100	90 80	40 60	In-Network + \$50 In-Network + \$50	Y Y	Same as In-Network Same as In-Network	100 100	80 50	25 50
UO	Any Any	Ϋ́Υ		100	80 80	50 50	In-Network + \$50 In-Network + \$50	Ϋ́Υ	Same as In-Network	100	50 50	50 50
UP		Ϋ́	Any	100	80	50 50	In-Network + \$50	Ϋ́	Same as In-Network	80	80	50
UQ	Any Any	Ϋ́Υ	Any Any	100	100	60	In-Network + \$50 In-Network + \$50	Ϋ́Υ	Same as In-Network	90	70	40
UR	Any	Ϋ́	Any	100	100	60	In-Network + \$50	Y	Same as In-Network	100	85	50
US	Any	Ϋ́	Any	100	90	60	In-Network + \$50	Y	Same as In-Network	100	75	50
UT	Any	Ϋ́	Any	100	80	50	In-Network + \$50	Ϋ́	Same as In-Network	90	70	40
5.	,			100	50	30	2		Jame as III Network	50	. 0	.0

DENTAL PPO Bundled Coinsurance PLAN TYPES

		Ded. Waived						Ded. Waived				
Plan	In-Network	In-Network	In-Network	1	In-Netwo	ork	Out-of-Network	Out-of-Network	Out of Network	Out	-of-Netw	ork
Туре	Deductible	For Prev.	Maximum		Coinsura	nce	Deductible	For Preventive	Maximum	С	oinsuranc	e
4U	Any	Y	Any	100	80	80	In-Network + \$50	N	Same as In-Network	70	70	70
4V	Any	Y	Any	100	80	80	In-Network + \$50	N	Same as In-Network	100	60	60
4W	Any	Y	Any	100	80	80	In-Network + \$50	N	Same as In-Network	80	60	60
5U	Any	Y	Any	100	80	80	Same as In-Network	N	Same as In-Network	70	70	70
5V	Any	Y	Any	100	80	80	Same as In-Network	N	Same as In-Network	100	60	60
5W	Any	Y	Any	100	80	80	Same as In-Network	N	Same as In-Network	80	60	60
8U	Any	Y	Any	100	80	80	In-Network + \$50	Υ	Same as In-Network	70	70	70
8V	Any	Υ	Any	100	80	80	In-Network + \$50	Υ	Same as In-Network	100	60	60
8W	Any	Y	Any	100	80	80	In-Network + \$50	Υ	Same as In-Network	80	60	60
9U	Any	Y	Any	100	80	80	Same as In-Network	Υ	Same as In-Network	70	70	70
9V	Any	Y	Any	100	80	80	Same as In-Network	Υ	Same as In-Network	100	60	60
9W	Any	Υ	Any	100	80	80	Same as In-Network	Υ	Same as In-Network	80	60	60
5Y	Any	N/A	Any	0	70	70	Same as In-Network	N/A	Same as In-Network	0	50	50
5X	Any	Υ	Any	100	70	70	Same as In-Network	N	Same as In-Network	80	50	50
9X	Any	Υ	Any	100	70	70	Same as In-Network	Υ	Same as In-Network	80	50	50

DENTAL PPO Split Maximum PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.		In-Netwo		In-Network Maximum	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive		-of-Netw		Out of Network Maximum
A1	Any	Υ	100	100	60	1000	Same as In-Network	Υ	100	80	50	500
A2	Any	Y	100	90	60	1000	Same as In-Network	Y	80	80	50	500
A3	Any	Y	100	90	50	1000	Same as In-Network	Y	80	80	50	500
A4	Any	Y	100	100	50	1000	Same as In-Network	Y	80	80	50	500
A5	Any	Y	90	90	60	1000	Same as In-Network	Y	80	80	50	500
A6	Any	Y	90	90	50	1000	Same as In-Network	Y	80	80	40	500
A7	Any	Y	100	80	50	1000	Same as In-Network	Y	80	70	40	500
A8	Any	Y	80	80	50	1000	Same as In-Network	Y	70	60	40	500
AA	Any	Y	100	80	50	1000	Same as In-Network	Y	100	50	25	500
AB	Any	Y	100	80	50	1000	Same as In-Network	Y	100	80	0	500
AD	Any	Y	100	90	60	1000	Same as In-Network	Y	100	80	50	500
AI	Any	Y	100	90	50	1000	Same as In-Network	Y	100	80	25	500
AL	Any	Y	100	100	40	1000	Same as In-Network	Y	100	80	25	500
AM	Any	Y	100	90	40	1000	Same as In-Network	Y	100	80	25	500
AN	Any	Y	100	80	60	1000	Same as In-Network	Y	100	50	50	500
AO	Any	Y	100	80	50	1000	Same as In-Network	Y	100	50	50	500
AP	Any	Y	100	80	50	1000	Same as In-Network	Y	80	80	50	500
AQ	Any	Y	100	100	60	1000	Same as In-Network	Y	90	70	40	500
AR	Any	Y	100	100	60	1000	Same as In-Network	Y	100	85	50	500
AS	Any	Y Y	100	90	60	1000	Same as In-Network Same as In-Network	Y Y	100	75 70	50	500
AT	Any	T	100	80	50	1000	Same as m-network	1	90	70	40	500
B1	Any	Υ	100	100	60	1500	Same as In-Network	Υ	100	80	50	1000
B2	Any	Υ	100	90	60	1500	Same as In-Network	Υ	80	80	50	1000
B3	Any	Υ	100	90	50	1500	Same as In-Network	Υ	80	80	50	1000
B4	Any	Υ	100	100	50	1500	Same as In-Network	Υ	80	80	50	1000
B5	Any	Υ	90	90	60	1500	Same as In-Network	Υ	80	80	50	1000
B6	Any	Υ	90	90	50	1500	Same as In-Network	Y	80	80	40	1000
B7	Any	Υ	100	80	50	1500	Same as In-Network	Y	80	70	40	1000
B8	Any	Υ	80	80	50	1500	Same as In-Network	Y	70	60	40	1000
BA	Any	Υ	100	80	50	1500	Same as In-Network	Υ	100	50	25	1000
BB	Any	Υ	100	80	50	1500	Same as In-Network	Υ	100	80	0	1000
BD	Any	Υ	100	90	60	1500	Same as In-Network	Υ	100	80	50	1000
BI	Any	Υ	100	90	50	1500	Same as In-Network	Υ	100	80	25	1000
BL	Any	Υ	100	100	40	1500	Same as In-Network	Υ	100	80	25	1000
BM	Any	Υ	100	90	40	1500	Same as In-Network	Y	100	80	25	1000
BN	Any	Υ	100	80	60	1500	Same as In-Network	Y	100	50	50	1000
ВО	Any	Y	100	80	50	1500	Same as In-Network	Y	100	50	50	1000
BP	Any	Υ	100	80	50	1500	Same as In-Network	Υ	80	80	50	1000
BQ	Any	Y	100	100	60	1500	Same as In-Network	Υ	90	70	40	1000
BR	Any	Y	100	100	60	1500	Same as In-Network	Υ	100	85	50	1000
BS	Any	Y	100	90	60	1500	Same as In-Network	Υ	100	75	50	1000
ВТ	Any	Υ	100	80	50	1500	Same as In-Network	Y	90	70	40	1000
C1	Any	Υ	100	100	60	2000	Same as In-Network	Υ	100	80	50	1000
C2	Any	Υ	100	90	60	2000	Same as In-Network	Υ	80	80	50	1000
C3	Any	Υ	100	90	50	2000	Same as In-Network	Y	80	80	50	1000
C4	Any	Y	100	100	50	2000	Same as In-Network	Y	80	80	50	1000
C5	Any	Y	90	90	60	2000	Same as In-Network	Y	80	80	50	1000
C6	Any	Y	90	90	50	2000	Same as In-Network	Y	80	80	40	1000
C7	Any	Υ	100	80	50	2000	Same as In-Network	Υ	80	70	40	1000
C8	Any	Υ	80	80	50	2000	Same as In-Network	Y	70	60	40	1000
CA	Any	Y	100	80	50	2000	Same as In-Network	Υ	100	50	25	1000
CB	Any	Y	100	80	50	2000	Same as In-Network	Y	100	80	0	1000
CD	Any	Υ	100	90	60	2000	Same as In-Network	Υ	100	80	50	1000
CI	Any	Υ	100	90	50	2000	Same as In-Network	Υ	100	80	25	1000
CL	Any	Υ	100	100	40	2000	Same as In-Network	Υ	100	80	25	1000
CM	Any	Υ	100	90	40	2000	Same as In-Network	Υ	100	80	25	1000
CN	Any	Υ	100	80	60	2000	Same as In-Network	Υ	100	50	50	1000
CO	Any	Υ	100	80	50	2000	Same as In-Network	Y	100	50	50	1000
CP	Any	Υ	100	80	50	2000	Same as In-Network	Υ	80	80	50	1000
CQ	Any	Υ	100	100	60	2000	Same as In-Network	Y	90	70	40	1000
CR	Any	Υ	100	100	60	2000	Same as In-Network	Y	100	85	50	1000
CS	Any	Υ	100	90	60	2000	Same as In-Network	Y	100	75	50	1000
CT	Any	Υ	100	80	50	2000	Same as In-Network	Y	90	70	40	1000

DENTAL PPO SPLIT MAXIMUM PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.		In-Networ		In-Network Maximum	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive		of-Netwoinsuran		Out of Network Maximum
D1	Any	Υ	100	100	60	1000	Same as In-Network	N	100	80	50	500
D2	Any	Υ	100	90	60	1000	Same as In-Network	N	80	80	50	500
D3	Any	Υ	100	90	50	1000	Same as In-Network	N	80	80	50	500
D4	Any	Υ	100	100	50	1000	Same as In-Network	N	80	80	50	500
D5	Any	Υ	90	90	60	1000	Same as In-Network	N	80	80	50	500
D6	Any	Υ	90	90	50	1000	Same as In-Network	N	80	80	40	500
D7	Any	Ϋ́	100	80	50	1000	Same as In-Network	N	80	70	40	500
D8	Any	Ϋ́	80	80	50	1000	Same as In-Network	N	70	60	40	500
DD	Any	Ϋ́	100	90	60	1000	Same as In-Network	N	100	80	50	500
DI	Any	Ϋ́	100	90	50	1000	Same as In-Network	N	100	80	25	500
DL	Any	Ϋ́	100	100	40	1000	Same as In-Network	N	100	80	25	500
DM	Any	Ϋ́	100	90	40	1000	Same as In-Network	N	100	80	25	500
	•	Ϋ́		80		1000	Same as In-Network	N		50	50	500
DN	Any		100		60				100			
DO	Any	Y	100	80	50	1000	Same as In-Network	N	100	50	50	500
DP	Any	Y	100	80	50	1000	Same as In-Network	N	80	80	50	500
DQ	Any	Y	100	100	60	1000	Same as In-Network	N	90	70	40	500
DR	Any	Υ	100	100	60	1000	Same as In-Network	N	100	85	50	500
DS	Any	Υ	100	90	60	1000	Same as In-Network	N	100	75	50	500
DT	Any	Υ	100	80	50	1000	Same as In-Network	N	90	70	40	500
E1	Any	Υ	100	100	60	1500	Same as In-Network	N	100	80	50	1000
E2	Any	Υ	100	90	60	1500	Same as In-Network	N	80	80	50	1000
E3	Any	Υ	100	90	50	1500	Same as In-Network	N	80	80	50	1000
E4	Any	Υ	100	100	50	1500	Same as In-Network	N	80	80	50	1000
E5	Any	Υ	90	90	60	1500	Same as In-Network	N	80	80	50	1000
E6	Any	Υ	90	90	50	1500	Same as In-Network	N	80	80	40	1000
E7	Any	Ϋ́	100	80	50	1500	Same as In-Network	N	80	70	40	1000
E8	Any	Ϋ́	80	80	50	1500	Same as In-Network	N	70	60	40	1000
EA	Any	Ϋ́	100	80	50	1500	Same as In-Network	N	100	50	25	1000
EB	Any	Ϋ́	100	80	50	1500	Same as In-Network	N	100	80	0	1000
ED	Any	Ϋ́	100	90	60	1500	Same as In-Network	N	100	80	50	1000
EI	Any	Ϋ́	100	90	50	1500	Same as In-Network	N	100	80	25	1000
		Ϋ́									25	
EL	Any		100	100	40	1500	Same as In-Network	N	100	80		1000
EM	Any	Y	100	90	40	1500	Same as In-Network	N	100	80	25	1000
EN	Any	Y	100	80	60	1500	Same as In-Network	N	100	50	50	1000
EO	Any	Y	100	80	50	1500	Same as In-Network	N	100	50	50	1000
EP	Any	Υ	100	80	50	1500	Same as In-Network	N	80	80	50	1000
EQ	Any	Υ	100	100	60	1500	Same as In-Network	N	90	70	40	1000
ER	Any	Υ	100	100	60	1500	Same as In-Network	N	100	85	50	1000
ES	Any	Υ	100	90	60	1500	Same as In-Network	N	100	75	50	1000
ET	Any	Υ	100	80	50	1500	Same as In-Network	N	90	70	40	1000
F1	Any	Υ	100	100	60	2000	Same as In-Network	N	100	80	50	1000
F2	Any	Υ	100	90	60	2000	Same as In-Network	N	80	80	50	1000
F3	Any	Υ	100	90	50	2000	Same as In-Network	N	80	80	50	1000
F4	Any	Υ	100	100	50	2000	Same as In-Network	N	80	80	50	1000
F5	Any	Υ	90	90	60	2000	Same as In-Network	N	80	80	50	1000
F6	Any	Υ	90	90	50	2000	Same as In-Network	N	80	80	40	1000
F7	Any	Υ	100	80	50	2000	Same as In-Network	N	80	70	40	1000
F8	Any	Υ	80	80	50	2000	Same as In-Network	N	70	60	40	1000
FA	Any	Ϋ́	100	80	50	2000	Same as In-Network	N	100	50	25	1000
FB	Any	Ϋ́	100	80	50	2000	Same as In-Network	N	100	80	0	1000
FD	Any	Ϋ́	100	90	60	2000	Same as In-Network	N	100	80	50	1000
FI	Any	Ϋ́	100	90	50	2000	Same as In-Network	N	100	80	25	1000
FL		Ϋ́	100	100	40	2000	Same as In-Network	N	100	80	25	1000
	Any											
FM	Any	Y	100	90	40	2000	Same as In-Network	N	100	80	25	1000
FN	Any	Y	100	80	60	2000	Same as In-Network	N	100	50	50	1000
FO	Any	Y	100	80	50	2000	Same as In-Network	N	100	50	50	1000
FP	Any	Υ	100	80	50	2000	Same as In-Network	N	80	80	50	1000
FQ	Any	Υ	100	100	60	2000	Same as In-Network	N	90	70	40	1000
FR	Any	Υ	100	100	60	2000	Same as In-Network	N	100	85	50	1000
FS	Any	Υ	100	90	60	2000	Same as In-Network	N	100	75	50	1000
FT	Any	Υ	100	80	50	2000	Same as In-Network	N	90	70	40	1000

DENTAL PPO SPLIT MAXIMUM PLAN TYPES

Pye Deductible Por Prev. Colesarance Maximum Deductible For Preventive Colesarance Maximum Colesarance Colesarance Maximum Colesarance Colesarance Colesarance Colesarance Colesarance Colesarance Colesarance									5 . w · .				
C Any	Plan								Out-of-Network				Out of Network
G2 Any Y 100 90 60 2000 Same as In-Network N 80 80 50 50 61 Any Y 100 100 50 50 2000 Same as In-Network N 80 80 50 50 61 Any Y 100 100 50 2000 Same as In-Network N 80 80 50 50 50 50 Any Y 100 100 50 2000 Same as In-Network N 80 80 50 50 50 50 50 50 50 50 50 50 50 50 50	Туре	Deductible	For Prev.		Coinsuran			Deductible	For Preventive	C		ce	Maximum
G3 Arry Y 100 100 50 2000 Same as in Network N 80 80 50 50 50 50 50 50 50 50 50 50 50 50 50													1500
Get Arry Y 100 100 50 2000 Same as in-Network N 80 80 50 50 66 Arry Y 90 90 60 2000 Same as in-Network N 80 80 70 40 40 40 40 40 40 4													1500
Section Sect													1500
Ge		Any						Same as In-Network					1500
GP Any Y 100 80 50 2000 Same as In-Network N 70 60 40	G5	Any						Same as In-Network					1500
GR	G6	Any						Same as In-Network					1500
GA Any Y 100 80 50 2000 Same as In-Network N 100 80 0 0 C C C C C C C C C C C C C C C	G7	Any						Same as In-Network					1500
GB Any Y 100 80 50 2000 Same as In-Network N 100 80 50 C C Any Y 100 90 60 2000 Same as In-Network N 100 80 50 50 C C Any Y 100 100 40 2000 Same as In-Network N 100 80 25 C C C Any Y 100 100 40 2000 Same as In-Network N 100 80 25 C C C Any Y 100 80 60 2000 Same as In-Network N 100 80 25 C C C Any Y 100 80 60 2000 Same as In-Network N 100 80 25 C C C Any Y 100 80 60 2000 Same as In-Network N 100 80 25 C C C Any Y 100 80 60 2000 Same as In-Network N 100 80 50 20 C C C Any Y 100 80 50 2000 Same as In-Network N 100 50 50 C C C Any Y 100 80 50 2000 Same as In-Network N 100 50 50 C C C Any Y 100 80 50 2000 Same as In-Network N 100 50 50 S C C C C Any Y 100 80 50 2000 Same as In-Network N 100 50 50 S C C C C C C C C C C C C C C C C C C	G8	Any		80	80	50		Same as In-Network	N	70	60	40	1500
GO	GA	Any	Υ	100	80	50	2000	Same as In-Network	N	100	50	25	1500
GL Any Y 100 90 50 2000 Same as In-Network N 100 80 25 GM Any Y 100 100 40 2000 Same as In-Network N 100 80 25 GM Any Y 100 90 40 2000 Same as In-Network N 100 80 25 GM Any Y 100 80 60 2000 Same as In-Network N 100 80 25 GO Any Y 100 80 50 2000 Same as In-Network N 100 50 50 GO Any Y 100 80 50 2000 Same as In-Network N 100 50 50 GO Any Y 100 80 50 2000 Same as In-Network N 100 50 50 GO Any Y 100 100 60 2000 Same as In-Network N 100 50 50 GO Any Y 100 100 60 2000 Same as In-Network N 100 65 50 GO Any Y 100 100 60 2000 Same as In-Network N 100 65 50 GO Any Y 100 100 60 2000 Same as In-Network N 100 65 50 GO Any Y 100 90 60 2000 Same as In-Network N 100 65 50 GO Any Y 100 90 60 2000 Same as In-Network N 100 65 50 GO Any Y 100 90 60 2000 Same as In-Network N 100 65 50 GO Any Y 100 90 60 2000 Same as In-Network N 100 65 50 GO Any Y 100 90 60 1250 Same as In-Network N 100 65 50 H3 Any Y 100 90 60 1250 Same as In-Network N 100 80 50 H3 Any Y 100 90 50 1250 Same as In-Network N 100 80 50 H4 Any Y 100 90 50 1250 Same as In-Network N 100 80 50 H5 Any Y 100 90 50 1250 Same as In-Network N 100 80 50 H6 Any Y 90 90 50 1250 Same as In-Network N 100 80 50 H6 Any Y 90 90 50 1250 Same as In-Network N 100 80 50 H6 Any Y 90 90 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 100	GB	Any	Υ	100	80	50	2000	Same as In-Network	N	100	80	0	1500
GL	GD	Any	Υ	100	90	60	2000	Same as In-Network	N	100	80	50	1500
GM	GI	Any	Υ	100	90	50	2000	Same as In-Network	N	100	80	25	1500
GN	GL	Any	Υ	100	100	40	2000	Same as In-Network	N	100	80	25	1500
GO	GM	Any	Υ	100	90	40	2000	Same as In-Network	N	100	80	25	1500
GP	GN	Any	Υ	100	80	60	2000	Same as In-Network	N	100	50	50	1500
GR Any Y 100 100 60 2000 Same as In-Network N 100 85 50 GS Any Y 100 90 60 2000 Same as In-Network N 100 85 50 GS Any Y 100 90 60 2000 Same as In-Network N 100 75 50 Any Y 100 80 50 2000 Same as In-Network N 90 70 40 Any Y 100 80 50 2000 Same as In-Network N 90 70 40 Any Y 100 100 60 1250 Same as In-Network N 90 70 40 Any Y 100 90 60 1250 Same as In-Network N 80 80 50 Any Y 100 90 50 1250 Same as In-Network N 80 80 50 Any Y 100 100 50 1250 Same as In-Network N 80 80 50 Any Y 90 90 60 1250 Same as In-Network N 80 80 50 Any Y 90 90 60 1250 Same as In-Network N 80 80 50 Any Y 90 90 60 1250 Same as In-Network N 80 80 50 Any Y 90 90 60 1250 Same as In-Network N 80 80 50 Any Y 90 90 50 1250 Same as In-Network N 80 80 50 Any Y 100 80 50 1250 Same as In-Network N 80 80 40 Any Y 100 80 50 1250 Same as In-Network N 80 80 40 Any Y 100 80 50 1250 Same as In-Network N 80 80 40 Any Y 100 80 50 1250 Same as In-Network N 80 80 40 Any Y 100 80 50 1250 Same as In-Network N 80 80 40 Any Y 100 80 50 1250 Same as In-Network N 80 80 40 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 25 Any Any Y 100 80 50 1250 Same as In-Network N 100 80 50 25 Any Any Y 100 80 50 1250 Same as In-Network N 100 80 50 25 Any Any Y 100 80 60 1250 Same as In-Network N 100 80 50 25 Any Any Y 100 80 60 1250 Same as In-Network N 100 80 50 Any Any Y 100 80 60 1250 Same as In-Network N 100 80 25 Any Any Y 100 80 60 1250 Same as In-Network N 100 80	GO	Any	Υ	100	80	50	2000	Same as In-Network	N	100	50	50	1500
GR	GP	Any	Υ	100	80	50	2000	Same as In-Network	N	80	80	50	1500
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GT	GR	Any	Υ	100	100	60	2000	Same as In-Network	N	100	85	50	1500
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H1 Any Y 100 100 60 1250 Same as In-Network N 80 80 50 H2 Any Y 100 90 60 1250 Same as In-Network N 80 80 50 H3 Any Y 100 90 50 1250 Same as In-Network N 80 80 50 H4 Any Y 100 100 50 1250 Same as In-Network N 80 80 50 H4 Any Y 100 100 50 1250 Same as In-Network N 80 80 50 H5 Any Y 90 90 60 1250 Same as In-Network N 80 80 50 H5 Any Y 90 90 50 1250 Same as In-Network N 80 80 50 H6 Any Y 90 90 50 1250 Same as In-Network N 80 80 50 H6 Any Y 100 80 50 1250 Same as In-Network N 80 70 40 H8 Any Y 100 80 50 1250 Same as In-Network N 80 70 40 H8 Any Y 100 80 50 1250 Same as In-Network N 80 70 60 40 H8 Any Y 100 80 50 1250 Same as In-Network N 80 70 60 40 H8 Any Y 100 80 50 1250 Same as In-Network N 100 50 25 H8 Any Y 100 80 50 1250 Same as In-Network N 100 50 25 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 0 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 0 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 H8 Any Y 100 90 50 1250 Same as In-Network N 100 80 55 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 55 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 25 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 25 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 25 H8 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 50 H9 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 50 H9 Any Y 100 80 50 1250 Same as In-Network N 100 80 50 50 1250 Same as In-Network N 100 80 50 50 50 50 60 60 1250 Same as In-Network N 100 80 50 50 60 1250 Same as In-Network N 100 80 50 50 60 1250 Same as In-Network N 100 50 50 50 H9 Any Y 100 80 50 1250 Same as In-Network N 100 50 50 50 60 60 1250 Same as In-Network N 100 50 50 50 60 60 1250 Same as In-Network N 100 50 50 50 60 60 1250 Same as In-Network N 100 50 50 50 60 60 60 60 60 60 60 60 60 60 60 60 60	GT	Any	Υ	100	80	50	2000	Same as In-Network	N	90	70	40	1500
H2		•											
H2	H1	Anv	Υ	100	100	60	1250	Same as In-Network	N	100	80	50	750
H3													750
H4													750
H5													750
H6													750
H7													750
H8													750
HA													750
HB													750
HID Any Y 100 90 60 1250 Same as In-Network N 100 80 50 HI Any Y 100 90 50 1250 Same as In-Network N 100 80 25 HIL Any Y 100 100 40 1250 Same as In-Network N 100 80 25 HM Any Y 100 90 40 1250 Same as In-Network N 100 80 25 HM Any Y 100 80 60 1250 Same as In-Network N 100 50 50 HO Any Y 100 80 60 1250 Same as In-Network N 100 50 50 HO Any Y 100 80 50 1250 Same as In-Network N 100 50 50 HP Any Y 100 80 50 1250 Same as In-Network N 80 80 50 HR Any Y 100 100 60 1250 Same as In-Network N 90 70 40 HR Any Y 100 100 60 1250 Same as In-Network N 100 85 50 HT Any Y 100 80 50 1250 Same as In-Network N 100 85 50 HT Any Y 100 80 50 1250 Same as In-Network N 100 85 50 HT Any Y 100 80 50 1250 Same as In-Network N 100 85 50 HT Any Y 100 80 50 1250 Same as In-Network N 100 85 50 Q1 Any Y 100 80 50 1250 Same as In-Network N 100 85 50 Q2 Any Y 100 90 60 2000 Same as In-Network N 90 70 40 Q1 Any Y 100 90 60 2000 Same as In-Network Y 80 80 50 Q3 Any Y 100 90 50 2000 Same as In-Network Y 80 80 50 Q4 Any Y 100 90 50 2000 Same as In-Network Y 80 80 50 Q5 Any Y 90 90 60 2000 Same as In-Network Y 80 80 50 Q6 Any Y 100 80 50 2000 Same as In-Network Y 80 80 50 Q6 Any Y 100 80 50 2000 Same as In-Network Y 80 80 50 Q7 Any Y 100 80 50 2000 Same as In-Network Y 80 80 50 Q8 Any Y 100 80 50 2000 Same as In-Network Y 100 80 50 Q9 Any Y 100 90 60 2000 Same as In-Network Y 100 80 25 Q9 Any Y 100 80													750 750
HI													750
HIL Any Y 100 100 40 1250 Same as In-Network N 100 80 25		•											750 750
HM													750 750
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Q1 Any Y 100 100 60 2000 Same as In-Network Y 100 80 50 Q2 Any Y 100 90 60 2000 Same as In-Network Y 80 80 50 Q3 Any Y 100 90 50 2000 Same as In-Network Y 80 80 50 Q4 Any Y 100 100 50 2000 Same as In-Network Y 80 80 50 Q5 Any Y 90 90 60 2000 Same as In-Network Y 80 80 50 Q6 Any Y 90 90 50 2000 Same as In-Network Y 80 80 50 Q6 Any Y 100 80 50 2000 Same as In-Network Y 80 80 80 50 Q7 Any Y 100 80 50 2000 Same as In-Network Y 80 80 80 40 Q7 Any Y 100 80 50 2000 Same as In-Network Y 80 70 40 Q8 Any Y 80 80 50 2000 Same as In-Network Y 80 70 40 Q8 Any Y 100 80 50 2000 Same as In-Network Y 70 60 40 QA Any Y 100 80 50 2000 Same as In-Network Y 100 50 25 QB Any Y 100 80 50 2000 Same as In-Network Y 100 80 50 2000 Same as In-Network Y 100 80 50 25 QD Same as In-Network Y 100 80 50 25 QD Same as In-Network Y 100 80 50 25 QD Same as In-Network Y 100 80 50 25 QD Same as In-Network Y 100 80 50 25 QD Same as In-Network Y 100 80 50 QD Same as In-Network Y 100 80 50 QD Same as In-Network Y 100 80 50 QD Same as In-Network Y 100 80 50 QD Same as In-Network Y 100 80 50 QD Same as In-Network Y 100 80 50 QD Same as In-Network Y 100 80 25 QD QM Any Y 100 90 40 2000 Same as In-Network Y 100 80 25 QD QM Any Y 100 80 60 2000 Same as In-Network Y 100 80 25 QD QM Any Y 100 80 60 2000 Same as In-Network Y 100 80 25 QD QM Any Y 100 80 60 2000 Same as In-Network Y 100 80 25 QD QM Any Y 100 80 60 2000 Same as In-Network Y 100 80 25 QD QM Any Y 100 80 60 2000 Same as In-Network Y 100 80 25 QD QD Any Y 100 80 60 2000 Same as In-Network Y 100 50 50 QD Any Y 100 80 60 2000 Same as In-Network Y 100 80 80 50 QD Any Y 100 80 60 2000 Same as In-Network Y 100 80 80 50 QD Any Y 100 80 60 2000 Same as In-Network Y 100 80 80 50 QD Any Y 100 100 60 2000 Same as In-Network Y 100 80 80 50 QD Any Y 100 100 60 2000 Same as In-Network Y 100 80 80 50 80 80 80 80 80 80 80 80 80 80 80 80 80													750 750
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Q2 Any Y 100 90 60 2000 Same as In-Network Y 80 80 50 Q3 Any Y 100 90 50 2000 Same as In-Network Y 80 80 50 Q4 Any Y 100 100 50 2000 Same as In-Network Y 80 80 50 Q5 Any Y 90 90 60 2000 Same as In-Network Y 80 80 50 Q6 Any Y 90 90 50 2000 Same as In-Network Y 80 80 50 Q7 Any Y 100 80 50 2000 Same as In-Network Y 70 60 40 Q8 Any Y 80 80 50 2000 Same as In-Network Y 100 50 25 QB Any Y 100 80 </td <td>01</td> <td>Anv</td> <td>V</td> <td>100</td> <td>100</td> <td>60</td> <td>2000</td> <td>Camo as In Notwork</td> <td>V</td> <td>100</td> <td>90</td> <td>EO</td> <td>1500</td>	01	Anv	V	100	100	60	2000	Camo as In Notwork	V	100	90	EO	1500
Q3 Any Y 100 90 50 2000 Same as In-Network Y 80 80 50 Q4 Any Y 100 100 50 2000 Same as In-Network Y 80 80 50 Q5 Any Y 90 90 60 2000 Same as In-Network Y 80 80 50 Q6 Any Y 90 90 50 2000 Same as In-Network Y 80 80 50 Q6 Any Y 100 80 50 2000 Same as In-Network Y 80 80 40 Q8 Any Y 80 80 50 2000 Same as In-Network Y 70 60 40 Q8 Any Y 100 80 50 2000 Same as In-Network Y 100 50 25 QB Any Y 100 80 </td <td>_</td> <td></td> r/>1500</td>	_												1500 1500
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Q5 Any Y 90 90 60 2000 Same as In-Network Y 80 80 50 Q6 Any Y 90 90 50 2000 Same as In-Network Y 80 80 40 Q7 Any Y 100 80 50 2000 Same as In-Network Y 80 70 40 Q8 Any Y 80 80 50 2000 Same as In-Network Y 70 60 40 QA Any Y 100 80 50 2000 Same as In-Network Y 100 50 25 QB Any Y 100 80 50 2000 Same as In-Network Y 100 80 50 QB Any Y 100 80 50 2000 Same as In-Network Y 100 80 50 QI Any Y 100 90<	-												1500
Q6 Any Y 90 90 50 2000 Same as In-Network Y 80 80 40 Q7 Any Y 100 80 50 2000 Same as In-Network Y 80 70 40 Q8 Any Y 80 80 50 2000 Same as In-Network Y 70 60 40 QA Any Y 100 80 50 2000 Same as In-Network Y 100 50 25 QB Any Y 100 80 50 2000 Same as In-Network Y 100 80 50 QD Any Y 100 90 60 2000 Same as In-Network Y 100 80 50 QI Any Y 100 90 50 2000 Same as In-Network Y 100 80 25 QL Any Y 100 4													1500
Q7 Any Y 100 80 50 2000 Same as In-Network Y 80 70 40 Q8 Any Y 80 80 50 2000 Same as In-Network Y 70 60 40 QA Any Y 100 80 50 2000 Same as In-Network Y 100 50 25 QB Any Y 100 80 50 2000 Same as In-Network Y 100 80 0 QD Any Y 100 90 60 2000 Same as In-Network Y 100 80 50 QI Any Y 100 90 50 2000 Same as In-Network Y 100 80 25 QL Any Y 100 100 40 2000 Same as In-Network Y 100 80 25 QM Any Y 100 <td< td=""><td>_</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>1500</td></td<>	_												1500
Q8 Any Y 80 80 50 2000 Same as In-Network Y 70 60 40 QA Any Y 100 80 50 2000 Same as In-Network Y 100 50 25 QB Any Y 100 80 50 2000 Same as In-Network Y 100 80 0 QD Any Y 100 90 60 2000 Same as In-Network Y 100 80 50 QI Any Y 100 90 50 2000 Same as In-Network Y 100 80 25 QL Any Y 100 90 40 2000 Same as In-Network Y 100 80 25 QM Any Y 100 90 40 2000 Same as In-Network Y 100 80 25 QN Any Y 100 <td< td=""><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>1500</td></td<>	-												1500
QA Any Y 100 80 50 2000 Same as In-Network Y 100 50 25 QB Any Y 100 80 50 2000 Same as In-Network Y 100 80 0 QD Any Y 100 90 60 2000 Same as In-Network Y 100 80 50 QI Any Y 100 90 50 2000 Same as In-Network Y 100 80 25 QL Any Y 100 90 40 2000 Same as In-Network Y 100 80 25 QM Any Y 100 80 60 2000 Same as In-Network Y 100 80 25 QN Any Y 100 80 60 2000 Same as In-Network Y 100 50 50 QO Any Y 100 <		•							-				1500
QB Any Y 100 80 50 2000 Same as In-Network Y 100 80 0 QD Any Y 100 90 60 2000 Same as In-Network Y 100 80 50 QI Any Y 100 90 50 2000 Same as In-Network Y 100 80 25 QM Any Y 100 90 40 2000 Same as In-Network Y 100 80 25 QN Any Y 100 80 60 2000 Same as In-Network Y 100 80 25 QN Any Y 100 80 60 2000 Same as In-Network Y 100 50 50 QO Any Y 100 80 50 2000 Same as In-Network Y 100 50 50 QP Any Y 100 <													1500
QD Any Y 100 90 60 2000 Same as In-Network Y 100 80 50 QI Any Y 100 90 50 2000 Same as In-Network Y 100 80 25 QL Any Y 100 100 40 2000 Same as In-Network Y 100 80 25 QM Any Y 100 80 60 2000 Same as In-Network Y 100 80 25 QN Any Y 100 80 60 2000 Same as In-Network Y 100 50 50 QO Any Y 100 80 50 2000 Same as In-Network Y 100 50 50 QP Any Y 100 80 50 2000 Same as In-Network Y 90 70 40 QR Any Y 100													1500
QI Any Y 100 90 50 2000 Same as In-Network Y 100 80 25 QL Any Y 100 100 40 2000 Same as In-Network Y 100 80 25 QM Any Y 100 90 40 2000 Same as In-Network Y 100 80 25 QN Any Y 100 80 60 2000 Same as In-Network Y 100 50 50 QO Any Y 100 80 50 2000 Same as In-Network Y 100 50 50 QP Any Y 100 80 50 2000 Same as In-Network Y 90 70 40 QR Any Y 100 100 60 2000 Same as In-Network Y 100 85 50	-												1500
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QR Any Y 100 100 60 2000 Same as In-Network Y 100 85 50	QP	Any		100	80	50						50	1500
· ·	QQ	Any		100	100	60	2000	Same as In-Network		90	70	40	1500
OS Any Y 100 90 60 2000 Same as In-Network Y 100 75 50	QR	Any	Υ	100	100	60	2000	Same as In-Network	Υ	100	85	50	1500
a contract the second of the s	QS	Any	Υ	100	90	60	2000	Same as In-Network	Υ	100	75	50	1500
QT Any Y 100 80 50 2000 Same as In-Network Y 90 70 40	QT	Any	Υ	100	80	50	2000	Same as In-Network	Y	90	70	40	1500

THE GUARDIAN Life Insurance Company of America

DENTAL PPO SPLIT MAXIMUM PLAN TYPES

		Ded. Waived						Ded. Waived				
Plan	In-Network	In-Network		In-Netwo	rk	In-Network	Out-of-Network	Out-of-Network	Out	-of-Netw	ork/	Out of Network
Type	Deductible	For Prev.		Coinsuran	ce	Maximum	Deductible	For Preventive	Co	oinsuran	ce	Maximum
R1	Any	Υ	100	100	60	1250	Same as In-Network	Υ	100	80	50	750
R2	Any	Υ	100	90	60	1250	Same as In-Network	Υ	80	80	50	750
R3	Any	Υ	100	90	50	1250	Same as In-Network	Υ	80	80	50	750
R4	Any	Υ	100	100	50	1250	Same as In-Network	Υ	80	80	50	750
R5	Any	Υ	90	90	60	1250	Same as In-Network	Υ	80	80	50	750
R6	Any	Υ	90	90	50	1250	Same as In-Network	Υ	80	80	40	750
R7	Any	Υ	100	80	50	1250	Same as In-Network	Υ	80	70	40	750
R8	Any	Υ	80	80	50	1250	Same as In-Network	Υ	70	60	40	750
RA	Any	Υ	100	80	50	1250	Same as In-Network	Υ	100	50	25	750
RB	Any	Υ	100	80	50	1250	Same as In-Network	Υ	100	80	0	750
RD	Any	Υ	100	90	60	1250	Same as In-Network	Υ	100	80	50	750
RI	Any	Υ	100	90	50	1250	Same as In-Network	Υ	100	80	25	750
RL	Any	Υ	100	100	40	1250	Same as In-Network	Υ	100	80	25	750
RM	Any	Υ	100	90	40	1250	Same as In-Network	Υ	100	80	25	750
RN	Any	Υ	100	80	60	1250	Same as In-Network	Υ	100	50	50	750
RO	Any	Υ	100	80	50	1250	Same as In-Network	Υ	100	50	50	750
RP	Any	Υ	100	80	50	1250	Same as In-Network	Υ	80	80	50	750
RQ	Any	Υ	100	100	60	1250	Same as In-Network	Υ	90	70	40	750
RR	Any	Υ	100	100	60	1250	Same as In-Network	Υ	100	85	50	750
RS	Any	Υ	100	90	60	1250	Same as In-Network	Υ	100	75	50	750
RT	Any	Υ	100	80	50	1250	Same as In-Network	Υ	90	70	40	750
TD	Any	Υ	100	90	60	3000	Same as In-Network	Υ	100	80	50	2000

DENTAL PPO Bundled Coinsurance Split Max PLAN TYPES

		Ded. Waived						Ded. Waived				
Plan	In-Network	In-Network		In-Netwo	rk	In-Network	Out-of-Network	Out-of-Network	Out	-of-Netw	ork	Out of Network
Type	Deductible	For Prev.		Coinsuran	ce	Maximum	Deductible	For Preventive	C	oinsuran	ce	Maximum
6U	Any	Y	100	80	80	1500	Same as In-Network	N	70	70	70	1000
6V	Any	Υ	100	80	80	1500	Same as In-Network	N	100	60	60	1000
6W	Any	Υ	100	80	80	1500	Same as In-Network	N	80	60	60	1000
7U	Any	Υ	100	80	80	2000	Same as In-Network	N	70	70	70	1500
7V	Any	Υ	100	80	80	2000	Same as In-Network	N	100	60	60	1500
7W	Any	Υ	100	80	80	2000	Same as In-Network	N	80	60	60	1500
EU	Any	Υ	100	80	80	1500	Same as In-Network	Υ	70	70	70	1000
EV	Any	Υ	100	80	80	1500	Same as In-Network	Υ	100	60	60	1000
EW	Any	Υ	100	80	80	1500	Same as In-Network	Υ	80	60	60	1000
GU	Any	Υ	100	80	80	2000	Same as In-Network	Υ	70	70	70	1500
GV	Any	Υ	100	80	80	2000	Same as In-Network	Υ	100	60	60	1500
GW	Any	Υ	100	80	80	2000	Same as In-Network	Υ	80	60	60	1500
IY	Any	N/A	0	70	70	3000	Same as In-Network	N/A	0	50	50	2000
SY	Any	N/A	0	70	70	5000	Same as In-Network	N/A	0	50	50	3000
IX	Any	Υ	100	70	70	3000	Same as In-Network	N	80	50	50	2000
SX	Any	Υ	100	70	70	5000	Same as In-Network	N	80	50	50	3000
JX	Any	Υ	100	70	70	3000	Same as In-Network	Υ	80	50	50	2000
TX	Any	Υ	100	70	70	5000	Same as In-Network	Υ	80	50	50	3000

THE GUARDIAN Life Insurance Company of America DENTAL PPO Split Value PLAN TYPES

Plan	In-Network	Ded. Waived In-Network	In-Network	In-	Netwo	rk	Out-of-Network	Ded. Waived Out-of-Network	Out-of-Network	Out	-of-Netw	rork
Type	Deductible	For Prev.	Maximum		nsuran		Deductible	For Preventive	Maximum		oinsuranc	
P1	Any	Y	Any	100	100	60	Same as In-Network	N	Same as In-Network	100	80	50
P2	Any	Υ	Any	100	90	60	Same as In-Network	N	Same as In-Network	80	80	50
P3	Any	Υ	Any	100	90	50	Same as In-Network	N	Same as In-Network	80	80	50
P4	Any	Υ	Any	100	100	50	Same as In-Network	N	Same as In-Network	80	80	50
P5	Any	Υ	Any	90	90	60	Same as In-Network	N	Same as In-Network	80	80	50
P6	Any	Υ	Any	90	90	50	Same as In-Network	N	Same as In-Network	80	80	40
P7	Any	Υ	Any	100	80	50	Same as In-Network	N	Same as In-Network	80	70	40
P8	Any	Y	Any	80	80	50	Same as In-Network	N	Same as In-Network	70	60	40
P9	Any	Y	Any	100	50	0	Same as In-Network	N	Same as In-Network		40	0
P0	Any	Y	Any	100	80	0	Same as In-Network	N	Same as In-Network		70 50	0
PA PB	Any	Y Y	Any	100 100	80 80	50 50	Same as In-Network Same as In-Network	N N	Same as In-Network Same as In-Network		50 80	25 0
PC	Any	Ϋ́	Any	100	100	0	Same as In-Network	N N	Same as In-Network		80	0
PD	Any Any	Ϋ́	Any Any	100	90	60	Same as In-Network	N N	Same as In-Network		80	50
PE	Any	Ϋ́	Any	100	100	25	Same as In-Network	N	Same as In-Network		80	0
PF	Any	Ϋ́	Any	100	80	25	Same as In-Network	N	Same as In-Network		50	0
PG	Any	Ý	Any	100	80	0	Same as In-Network	N	Same as In-Network		50	Ö
PH	Any	Ϋ́	Any	100	80	25	Same as In-Network	N	Same as In-Network		80	Ö
PΙ	Any	Ý	Any	100	90	50	Same as In-Network	N	Same as In-Network		80	25
PJ	Any	Υ	Any	90	90	25	Same as In-Network	N	Same as In-Network		70	0
PK	Any	Υ	Any	80	80	25	Same as In-Network	N	Same as In-Network	60	60	0
PL	Any	Υ	Any	100	100	40	Same as In-Network	N	Same as In-Network	100	80	25
PM	Any	Υ	Any	100	90	40	Same as In-Network	N	Same as In-Network	100	80	25
PN	Any	Υ	Any	100	80	60	Same as In-Network	N	Same as In-Network	100	50	50
PO	Any	Υ	Any	100	80	50	Same as In-Network	N	Same as In-Network	100	50	50
PP	Any	Υ	Any	100	80	50	Same as In-Network	N	Same as In-Network		80	50
PQ	Any	Y	Any	100	100	60	Same as In-Network	N	Same as In-Network		70	40
PR	Any	Y	Any	100	100	60	Same as In-Network	N	Same as In-Network		85	50
PS	Any	Y	Any	100	90	60	Same as In-Network	N	Same as In-Network		75	50
PT	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	90	70	40
01	Any	Υ	Any	100	100	60	In-Network + \$25	N	Same as In-Network	100	80	50
02	Any	Ϋ́	Any	100	90	60	In-Network + \$25	N	Same as In-Network	80	80	50
03	Any	Ý	Any	100	90	50	In-Network + \$25	N	Same as In-Network	80	80	50
04	Any	Ϋ́	Any	100	100	50	In-Network + \$25	N	Same as In-Network	80	80	50
05	Any	Υ	Any	90	90	60	In-Network + \$25	N	Same as In-Network	80	80	50
06	Any	Υ	Any	90	90	50	In-Network + \$25	N	Same as In-Network	80	80	40
07	Any	Υ	Any	100	80	50	In-Network + \$25	N	Same as In-Network	80	70	40
08	Any	Υ	Any	80	80	50	In-Network + \$25	N	Same as In-Network	70	60	40
09	Any	Υ	Any	100	50	0	In-Network + \$25	N	Same as In-Network	90	40	0
00	Any	Υ	Any	100	80	0	In-Network + \$25	N	Same as In-Network		70	0
OA	Any	Y	Any	100	80	50	In-Network + \$25	N	Same as In-Network		50	25
OB	Any	Y	Any	100	80	50	In-Network + \$25	N	Same as In-Network		80	0
OC	Any	Y	Any	100	100	0	In-Network + \$25	N	Same as In-Network		80	0
OD	Any	Y	Any	100	90	60	In-Network + \$25	N	Same as In-Network		80	50
OE OE	Any	Y	Any	100	100	25	In-Network + \$25	N	Same as In-Network		80	0
OF OG	Any	Y Y	Any	100 100	80 80	25 0	In-Network + \$25 In-Network + \$25	N N	Same as In-Network Same as In-Network		50 50	0 0
OH	Any Any	Ϋ́	Any Any	100	80	25	In-Network + \$25	N N	Same as In-Network		80	0
OI	Any	Ϋ́	Any	100	90	50	In-Network + \$25	N	Same as In-Network		80	25
OJ	Any	Ϋ́	Any	90	90	25	In-Network + \$25	N	Same as In-Network		70	0
OK	Any	Ϋ́	Any	80	80	25	In-Network + \$25	N	Same as In-Network		60	Ö
OL	Any	Ϋ́	Any	100	100	40	In-Network + \$25	N	Same as In-Network		80	25
OM	Any	Ϋ́	Any	100	90	40	In-Network + \$25	N	Same as In-Network		80	25
ON	Any	Ϋ́	Any	100	80	60	In-Network + \$25	N	Same as In-Network		50	50
00	Any	Υ	Any	100	80	50	In-Network + \$25	N	Same as In-Network		50	50
OP	Any	Υ	Any	100	80	50	In-Network + \$25	N	Same as In-Network	80	80	50
OQ	Any	Υ	Any	100	100	60	In-Network + \$25	N	Same as In-Network		70	40
OR	Any	Υ	Any	100	100	60	In-Network + \$25	N	Same as In-Network		85	50
OS	Any	Y	Any	100	90	60	In-Network + \$25	N	Same as In-Network		75	50
OT	Any	Y	Any	100	80	50	In-Network + \$25	N	Same as In-Network	90	70	40

THE GUARDIAN Life Insurance Company of America DENTAL PPO SPLIT VALUEPLAN PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum		Netwo nsuran		Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum		-of-Netw	
N1	Any	Y	Any	100	100	60	In-Network + \$50	N		100	80	50
N2	Any	Ϋ́	Any	100	90	60	In-Network + \$50	Ň	Same as In-Network		80	50
N3	Any	Ϋ́	Any	100	90	50	In-Network + \$50	N	Same as In-Network	80	80	50
N4	Any	Ý	Any	100	100	50	In-Network + \$50	N	Same as In-Network		80	50
N5	Any	Ϋ́	Any	90	90	60	In-Network + \$50	N	Same as In-Network		80	50
	•	Ϋ́	•		90	50						
N6	Any		Any	90			In-Network + \$50	N	Same as In-Network		80	40
N7	Any	Y	Any	100	80	50	In-Network + \$50	N	Same as In-Network	80	70	40
N8	Any	Y	Any	80	80	50	In-Network + \$50	N		70	60	40
N9	Any	Y	Any	100	50	0	In-Network + \$50	N	Same as In-Network		40	0
N0	Any	Υ	Any	100	80	0	In-Network + \$50	N	Same as In-Network		70	0
NA	Any	Υ	Any	100	80	50	In-Network + \$50	N	Same as In-Network		50	25
NB	Any	Υ	Any	100	80	50	In-Network + \$50	N	Same as In-Network	100	80	0
NC	Any	Υ	Any	100	100	0	In-Network + \$50	N	Same as In-Network	100	80	0
ND	Any	Υ	Any	100	90	60	In-Network + \$50	N	Same as In-Network	100	80	50
NE	Any	Υ	Any	100	100	25	In-Network + \$50	N	Same as In-Network	80	80	0
NF	Any	Υ	Any	100	80	25	In-Network + \$50	N	Same as In-Network	100	50	0
NG	Any	Υ	Any	100	80	0	In-Network + \$50	N	Same as In-Network	100	50	0
NH	Any	Υ	Any	100	80	25	In-Network + \$50	N	Same as In-Network		80	0
NI	Any	Ϋ́	Any	100	90	50	In-Network + \$50	Ň	Same as In-Network		80	25
NJ	Any	Ϋ́	Any	90	90	25	In-Network + \$50	N	Same as In-Network		70	0
NK	Any	Ϋ́	Any	80	80	25	In-Network + \$50	N	Same as In-Network		60	0
NL	•	Ϋ́	•	100	100	40	In-Network + \$50	N	Same as In-Network		80	25
NM	Any	Ϋ́	Any	100	90	40		N N	Same as In-Network		80	25
	Any		Any				In-Network + \$50					
NN	Any	Y	Any	100	80	60	In-Network + \$50	N	Same as In-Network		50	50
NO	Any	Y	Any	100	80	50	In-Network + \$50	N	Same as In-Network		50	50
NP	Any	Y	Any	100	80	50	In-Network + \$50	N	Same as In-Network		80	50
NQ	Any	Υ	Any	100	100	60	In-Network + \$50	N	Same as In-Network		70	40
NR	Any	Υ	Any	100	100	60	In-Network + \$50	N	Same as In-Network		85	50
NS	Any	Υ	Any	100	90	60	In-Network + \$50	N	Same as In-Network		75	50
NT	Any	Υ	Any	100	80	50	In-Network + \$50	N	Same as In-Network	90	70	40
	_	.,						.,				
M1	Any	Y	Any	100	100	60	Same as In-Network	Y	Same as In-Network		80	50
M2	Any	Υ	Any	100	90	60	Same as In-Network	Υ	Same as In-Network		80	50
М3	Any	Υ	Any	100	90	50	Same as In-Network	Υ	Same as In-Network	80	80	50
M4	Any	Υ	Any	100	100	50	Same as In-Network	Υ	Same as In-Network	80	80	50
M5	Any	Υ	Any	90	90	60	Same as In-Network	Υ	Same as In-Network	80	80	50
M6	Any	Υ	Any	90	90	50	Same as In-Network	Υ	Same as In-Network	80	80	40
M7	Any	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network	80	70	40
M8	Any	Υ	Any	80	80	50	Same as In-Network	Υ	Same as In-Network	70	60	40
M9	Any	Υ	Any	100	50	0	Same as In-Network	Υ	Same as In-Network	90	40	0
M0	Any	Υ	Any	100	80	0	Same as In-Network	Υ	Same as In-Network	90	70	0
MA	Any	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network	100	50	25
MB	Any	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network		80	0
MC	Any	Ϋ́	Any	100	100	0	Same as In-Network	Ϋ́	Same as In-Network		80	Ō
MD	Any	Ϋ́	Any	100	90	60	Same as In-Network	Ϋ́	Same as In-Network		80	50
ME	Any	Ϋ́	Any	100	100	25	Same as In-Network	Ϋ́	Same as In-Network		80	0
MF	Any	Ϋ́	Any	100	80	25	Same as In-Network	Ϋ́	Same as In-Network		50	0
MG	Any	Ϋ́		100	80	0	Same as In-Network	Ϋ́	Same as In-Network		50	0
	•	Ϋ́	Any		80	25		Ý	Same as In-Network		80	0
MH	Any		Any	100			Same as In-Network					-
MI	Any	Y	Any	100	90	50	Same as In-Network	Y	Same as In-Network		80	25
MJ	Any	Y	Any	90	90	25	Same as In-Network	Y	Same as In-Network		70	0
MK	Any	Y	Any	80	80	25	Same as In-Network	Y	Same as In-Network		60	0
ML	Any	Y	Any	100	100	40	Same as In-Network	Y	Same as In-Network		80	25
MM	Any	Y	Any	100	90	40	Same as In-Network	Y	Same as In-Network		80	25
MN	Any	Υ	Any	100	80	60	Same as In-Network	Y	Same as In-Network		50	50
MO	Any	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network	100	50	50
MP	Any	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network		80	50
MQ	Any	Υ	Any	100	100	60	Same as In-Network	Υ	Same as In-Network	90	70	40
MR	Any	Υ	Any	100	100	60	Same as In-Network	Υ	Same as In-Network	100	85	50
MS	Any	Υ	Any	100	90	60	Same as In-Network	Υ	Same as In-Network	100	75	50
MT	Any	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network	90	70	40
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THE GUARDIAN Life Insurance Company of America DENTAL PPO SPLIT VALUEPLAN PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum		Netwo nsuran		Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum		-of-Netv	
L1	Any	Υ	Any	100	100	60	In-Network + \$25	Υ	Same as In-Network	100	80	50
L2	Any	Υ	Any	100	90	60	In-Network + \$25	Υ	Same as In-Network	80	80	50
L3	Any	Υ	Any	100	90	50	In-Network + \$25	Υ	Same as In-Network	80	80	50
L4	Any	Υ	Any	100	100	50	In-Network + \$25	Υ	Same as In-Network	80	80	50
L5	Any	Υ	Any	90	90	60	In-Network + \$25	Υ	Same as In-Network	80	80	50
L6	Any	Υ	Any	90	90	50	In-Network + \$25	Υ	Same as In-Network	80	80	40
L7	Any	Υ	Any	100	80	50	In-Network + \$25	Υ	Same as In-Network	80	70	40
L8	Any	Υ	Any	80	80	50	In-Network + \$25	Υ	Same as In-Network	70	60	40
L9	Any	Υ	Any	100	50	0	In-Network + \$25	Υ	Same as In-Network	90	40	0
L0	Any	Υ	Any	100	80	0	In-Network + \$25	Υ	Same as In-Network	90	70	0
LA	Any	Υ	Any	100	80	50	In-Network + \$25	Υ	Same as In-Network		50	25
LB	Any	Υ	Any	100	80	50	In-Network + \$25	Υ	Same as In-Network		80	0
LC	Any	Υ	Any	100	100	0	In-Network + \$25	Υ	Same as In-Network		80	0
LD	Any	Υ	Any	100	90	60	In-Network + \$25	Υ	Same as In-Network		80	50
LE	Any	Y	Any	100	100	25	In-Network + \$25	Y		80	80	0
LF	Any	Y	Any	100	80	25	In-Network + \$25	Y	Same as In-Network		50	0
LG	Any	Y	Any	100	80	0	In-Network + \$25	Y	Same as In-Network		50	0
LH	Any	Y	Any	100	80	25	In-Network + \$25	Y	Same as In-Network		80	0
LI	Any	Y	Any	100	90	50	In-Network + \$25	Y	Same as In-Network		80	25
IJ	Any	Y	Any	90	90	25	In-Network + \$25	Y		70	70	0
LK	Any	Y	Any	80	80	25	In-Network + \$25	Y	Same as In-Network	60	60	0
LL	Any	Y	Any	100	100	40	In-Network + \$25	Y	Same as In-Network		80	25
LM	Any	Y	Any	100	90	40	In-Network + \$25	Y	Same as In-Network		80	25
LN	Any	Y	Any	100	80	60	In-Network + \$25	Y	Same as In-Network		50	50
LO	Any	Y	Any	100	80	50	In-Network + \$25	Y	Same as In-Network		50	50
LP	Any	Y	Any	100	80	50	In-Network + \$25	Y		80	80	50
LQ	Any	Y	Any	100	100	60	In-Network + \$25	Y	Same as In-Network	90	70	40
LR	Any	Y	Any	100	100	60	In-Network + \$25	Y	Same as In-Network		85	50
LS	Any	Y	Any	100	90	60	In-Network + \$25	Y	Same as In-Network		75 70	50
LT	Any	Υ	Any	100	80	50	In-Network + \$25	Y	Same as In-Network	90	70	40
K1	Any	Υ	Any	100	100	60	In-Network + \$50	Υ	Same as In-Network	100	80	50
K2	Any	Υ	Any	100	90	60	In-Network + \$50	Υ	Same as In-Network	80	80	50
K3	Any	Υ	Any	100	90	50	In-Network + \$50	Υ	Same as In-Network	80	80	50
K4	Any	Υ	Any	100	100	50	In-Network + \$50	Υ	Same as In-Network	80	80	50
K5	Any	Υ	Any	90	90	60	In-Network + \$50	Υ	Same as In-Network	80	80	50
K6	Any	Υ	Any	90	90	50	In-Network + \$50	Υ	Same as In-Network	80	80	40
K7	Any	Υ	Any	100	80	50	In-Network + \$50	Υ	Same as In-Network	80	70	40
K8	Any	Υ	Any	80	80	50	In-Network + \$50	Υ	Same as In-Network	70	60	40
K9	Any	Υ	Any	100	50	0	In-Network + \$50	Υ	Same as In-Network	90	40	0
K0	Any	Υ	Any	100	80	0	In-Network + \$50	Υ	Same as In-Network	90	70	0
KA	Any	Υ	Any	100	80	50	In-Network + \$50	Υ	Same as In-Network		50	25
KB	Any	Y	Any	100	80	50	In-Network + \$50	Y	Same as In-Network		80	0
KC	Any	Y	Any	100	100	0	In-Network + \$50	Y	Same as In-Network		80	0
KD	Any	Y	Any	100	90	60	In-Network + \$50	Y	Same as In-Network		80	50
KE	Any	Y	Any	100	100	25	In-Network + \$50	Y		80	80	0
KF	Any	Y	Any	100	80	25	In-Network + \$50	Y	Same as In-Network		50	0
KG	Any	Y	Any	100	80	0	In-Network + \$50	Y	Same as In-Network		50	0
KH	Any	Y	Any	100	80	25	In-Network + \$50	Y	Same as In-Network		80	0
KI	Any	Y	Any	100	90	50	In-Network + \$50	Y	Same as In-Network		80	25
KJ	Any	Y	Any	90	90	25	In-Network + \$50	Y	Same as In-Network		70	0
KK	Any	Y	Any	80	80	25	In-Network + \$50	Y	Same as In-Network		60	0
KL	Any	Y	Any	100	100	40	In-Network + \$50	Y	Same as In-Network		80	25
KM	Any	Y	Any	100	90	40	In-Network + \$50	Y	Same as In-Network		80	25
KN	Any	Y	Any	100	80	60	In-Network + \$50	Y	Same as In-Network		50	50
KO	Any	Y	Any	100	80	50	In-Network + \$50	Y	Same as In-Network		50	50
KP	Any	Y	Any	100	80	50	In-Network + \$50	Y	Same as In-Network		80	50
KQ	Any	Y	Any	100	100	60	In-Network + \$50	Y	Same as In-Network		70	40
KR	Any	Y	Any	100	100	60	In-Network + \$50	Y	Same as In-Network		85 75	50
KS	Any	Y	Any	100	90	60	In-Network + \$50	Y	Same as In-Network		75 70	50
KT	Any	Y	Any	100	80	50	In-Network + \$50	Y	Same as In-Network	90	70	40
TA	Any	N	1500	100	100	50	Same as In-Network	N	1000	100	50	25

Value Plan, NAP, In-Network Only, Enhanced NAP, & Voluntary Plans

		Ded. Waived				Ded. Waived		
Plan Type	In-Network Deductible	In-Network For Prev.	In-Network Coinsurance	In-Network Maximum	Out-of-Network Deductible	Out-of-Network For Preventive	Out-of-Network Coinsurance	Out-of-Network Maximum
<u>Value Plan</u>								
VZ	Any	Any	Any	Any	Same as In-Network	Same as In-Network	Same as In-Network	Same as In-Networ
Nap Plan								
PX	Any	Any	Any	Any	Same as In-Network	Same as In-Network	Same as In-network	Same as In-Networ
In-Network Only Plan								
IN	Any	Any	Any	Any		No Out-of-Networ	rk Benefits	
Split Maximum Enhanced Nap Plans								
AU	Any	Y	Any	1000	In-Network + \$50	Y	Same as In-network	500
BU	Any	Υ	Any	1500	In-Network + \$50	Υ	Same as In-network	1000
CU	Any	Y	Any	2000	In-Network + \$50	Y	Same as In-network	1000
QU	Any	Y	Any	2000	In-Network + \$50	Y	Same as In-network	1500
RU	Any	Y	Any	1250	In-Network + \$50	Y	Same as In-network	750
AV	Any	Y	Any	1000	In-Network + \$25	Y	Same as In-network	500
BV	Any	Y	Any	1500	In-Network + \$25	Y	Same as In-network	1000
CV	Any	Y	Any	2000	In-Network + \$25	Y	Same as In-network	1000
QV	Any	Y	Any	2000	In-Network + \$25	Y	Same as In-network	1500
RV	Any	Y	Any	1250	In-Network + \$25	Y	Same as In-network	750
AW	Any	Y	Any	1000	Same as In-Network	Y	Same as In-network	500
BW	Any	Y	Any	1500 2000	Same as In-Network	Y Y	Same as In-network	1000
CW	Any	Y Y	Any		Same as In-Network	•	Same as In-network	1000
QW	Any	Y Y	Any	2000 1250	Same as In-Network	Y Y	Same as In-network	1500
RW	Any	Ϋ́Υ	Any		Same as In-Network	· ·	Same as In-network	750
DX	Any	Ϋ́Υ	Any	1000 1500	In-Network + \$50	N N	Same as In-network	500 1000
EX	Any		Any		In-Network + \$50		Same as In-network	
FX GX	Any	Y Y	Any	2000 2000	In-Network + \$50	N N	Same as In-network Same as In-network	1000 1500
	Any		Any		In-Network + \$50	N N		
HX DY	Any	Y Y	Any	1250 1000	In-Network + \$50 In-Network + \$25		Same as In-network	750 500
	Any	Ϋ́Υ	Any			N N	Same as In-network	
EY	Any		Any	1500	In-Network + \$25		Same as In-network	1000
FY GY	Any	Y Y	Any	2000 2000	In-Network + \$25 In-Network + \$25	N N	Same as In-network Same as In-network	1000 1500
HY	Any Any	Ϋ́	Any Any	1250	In-Network + \$25	N N	Same as In-network	750 750
DZ	Any	Ϋ́	Any	1000	Same as In-Network	N N	Same as In-network	500
EZ	Any	Ϋ́	Any	1500	Same as In-Network	N N	Same as In-network	1000
FZ	Any	Ϋ́	Any	2000	Same as In-Network	N N	Same as In-network	1000
GZ	Any	Ϋ́	Any	2000	Same as In-Network	N N	Same as In-network	1500
HZ	Any	Ϋ́	Any	1250	Same as In-Network	N	Same as In-network	750
TW	Any	Ϋ́	Any	3000	Same as In-Network	Ϋ́	Same as In-network	2000
Enhanced Nap Plans								_
UY	Any	Y	Any	Any	In-Network + \$50	Y	Same as In-network	
VY	Any	Y	Any	Any	In-Network + \$25	Y	Same as In-network	
WY	Any	Y	Any	Any	Same as In-network	Y	Same as In-network	
XY	Any	Y	Any	Any	In-Network + \$50	N	Same as In-network	
YY	Any	Y	Any	Any	In-Network + \$25	N	Same as In-network	
ZY	Any	Y	Any	Any	Same as In-Network	N	Same as In-network	Same as In-Netwo
Voluntary Plan SP	50	Y	100 50 50	1000	75	Y	80 50 50	1000
SQ	50	Ϋ́	100 80 50	1000	75 75	Ϋ́	80 80 50	1000
54	30		100 00 30	1000	,,	•	55 50 50	1000

DENTAL PPO Preventive Only & Preventive Plus PLAN TYPES

Plan Code	Туре	In-Network Deductible	Ded. Waived In-Network For Prev.			n-Netwoinsura	-	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum		Out-of-Network Coinsurance			
S1	Indemnity	0	-	500	100	0	0	0	-	500	100	0	0		
S2	Indemnity	25	N	500	100	0	0	25	N	500	100	0	0		
S3	Value Plan	0	-	500	100	0	0	0	-	500	100	0	0		
S4	Value Plan	25	N	500	100	0	0	25	N	500	100	0	0		
S5	NAP	0	-	500	100	0	0	0	-	500	100	0	0		
S6	NAP	25	N	500	100	0	0	25	N	500	100	0	0		
S7	PPO	0	-	500	100	0	0	0	-	500	80	0	0		
S8	PPO	0	-	500	100	0	0	25	N	500	100	0	0		
S9	PPO	0	-	500	100	0	0	25	N	500	80	0	0		
SA	Indemnity	0	-	500	100	100	0	0	-	500	100	100	0		
SB	Indemnity	25	N	500	100	100	0	25	N	500	100	100	0		
SC	Value Plan	0	-	500	100	100	0	0	-	500	100	100	0		
SD	Value Plan	25	N	500	100	100	0	25	N	500	100	100	0		
SE	NAP	0	-	500	100	100	0	0	-	500	100	100	0		
SF	NAP	25	N	500	100	100	0	25	N	500	100	100	0		
SG	PPO	0	-	500	100	100	0	0	-	500	100	80	0		
SH	PPO	25	N	500	100	100	0	25	N	500	100	80	0		
SI	PPO	0	-	500	100	100	0	0	-	500	80	80	0		
SJ	PPO	25	N	500	100	100	0	25	N	500	80	80	0		

DENTAL Incentive PPO PLAN TYPES

Plan	Tymo		Ded. Waived In-Network For Prev.	In-Network Maximum				Out-of-Network Deductible	Out-of-Network Maximum	Coinsurance			
Code I1	Type				100	Coinsurance 00 80 40			For Preventive *		100	60	30
11	2	Any	Any	,	100	90	5 0	Any	Any *	Any	100	70	40
	3				100	100	60				100	80	50
I2	1	Any	Any		100	80	40	Any	Any *	Λην	80	60	30
12	2	Ally	Ally	,	100	90	5 0	Ally	Ally "	Any	90	70	40
	3				100	100	60				100	80	
I3	<u> </u>	Any	Any		100	80	25	Any	Any *	Any	100	50	50 0
13	2	Ally	Ally	,	100	80	50	Ally	Ally	Ally	100	50	25
	3				100	100	60				100	80	50
I4	<u> </u>	Any	Any		100	60	30	Any	Any *	Any	80	50	20
17	2	Ally	Ally	,	100	70	40	Ally	Ally	Ally	80	60	30
	3				100	80	50				80	70	40
I5	<u> </u>	Any	Any		100	80	0	Any	Any *	Any	80	70	0
15	2	Ally	Ally		100	80	25	Ally	Ally '	Ally	80	70 70	20
	3				100	80	50				80	70 70	40
I6	<u> </u>	Any	Any		100	0	0	Any	Any *	Any	80	0/	0
10	2	Ally	Any	,	100	50		Ally	Ally '	Ally		40	
	3				100	80	25 50				80 80	7 0	20
	3	Λον	Any		100	80	50	Λην	Anv. *	Λην	100	80	40 25
1/	7	Any	Any	,				Any	Any *	Any			
I8	2	Λον	Any		100	100 80	60	Λην	Anv. *	Λην	100	80 80	50 0
10	7	Any	Any	,			25	Any	Any *	Any	100		_
<u> 19</u>	2	Λον	Any		100	100	60	Λην	Anv. *	Λην	100	80 50	50
19	7	Any	Any	,	100	50	25	Any	Any *	Any	80		0
Τ.Λ	2	Λω.	Amir		100	80	50	Λω.	Am. (*	Λω.,	80	70	40
IA	T	Any	Any	,	100	80	0	Any	Any *	Any	80	60	0
TD	2	Λον	Any		100	80	50	Λην	Anv. *	Λην	80	70	40
IB	T	Any	Any	Any	100	0	0	Any	Any *	Any	100	0	0
	2				100	80	50				100	50	25
	3				100	90	60				100	80	50

^{*} If deductible is not waived for preventive in network, it cannot be waived out-of-network.

THE GUARDIAN Life Insurance Company of America DENTAL PPO Split Deductible Split Maximum PLAN TYPES

	Traditional		Ded. Waived						Ded. Waived				
Plan	Plan	In-Network	In-Network	In-	Netwo	rk	In-Network	Out-of-Network	Out-of-Network	Out-	of-Net	work	Out of Network
Type	Type	Deductible	For Prev.	Coir	nsurar	ice	Maximum	Deductible	For Preventive	Coi	insura	nce	Maximum
21	W1	Any	Y	100	100	60	1500	In-Network + \$50	Υ	100	80	50	1000
22	W2	Any	Y	100	90	60	1500	In-Network + \$50	Υ	80	80	50	1000
23	W3	Any	Υ	100	90	50	1500	In-Network + \$50	Υ	80	80	50	1000
24	W4	Any	Y	100	100	50	1500	In-Network + \$50	Υ	80	80	50	1000
25	W5	Any	Υ	90	90	60	1500	In-Network + \$50	Υ	80	80	50	1000
26	W6	Any	Υ	90	90	50	1500	In-Network + \$50	Υ	80	80	40	1000
27	W7	Any	Υ	100	80	50	1500	In-Network + \$50	Υ	80	70	40	1000
28	W8	Any	Υ	80	80	50	1500	In-Network + \$50	Υ	70	60	40	1000
2A	WA	Any	Υ	100	80	50	1500	In-Network + \$50	Υ	100	50	25	1000
2B	WB	Any	Υ	100	80	50	1500	In-Network + \$50	Υ	100	80	0	1000
2D	WD	Any	Υ	100	90	60	1500	In-Network + \$50	Υ	100	80	50	1000
2I	WI	Any	Υ	100	90	50	1500	In-Network + \$50	Υ	100	80	25	1000
2L	WL	Any	Υ	100	100	40	1500	In-Network + \$50	Υ	100	80	25	1000
2M	WM	Any	Υ	100	90	40	1500	In-Network + \$50	Υ	100	80	25	1000
2N	WN	Any	Υ	100	80	60	1500	In-Network + \$50	Υ	100	50	50	1000
20	WO	Any	Υ	100	80	50	1500	In-Network + \$50	Υ	100	50	50	1000
2P	WP	Any	Υ	100	80	50	1500	In-Network + \$50	Υ	80	80	50	1000
2Q	WQ	Any	Υ	100	100	60	1500	In-Network + \$50	Υ	90	70	40	1000
2R	WR	Any	Υ	100	100	60	1500	In-Network + \$50	Υ	100	85	50	1000
2S	WS	Any	Υ	100	90	60	1500	In-Network + \$50	Υ	100	75	50	1000
2T		Any	Υ	100	80	50	1500	In-Network + \$50	Υ	90	70	40	1000
31	W1	Any	Υ	100	100	60	1500	In-Network + \$50	N	100	80	50	1000
32	W2	Any	Υ	100	90	60	1500	In-Network + \$50	N	80	80	50	1000
33	W3	Any	Υ	100	90	50	1500	In-Network + \$50	N	80	80	50	1000
34	W4	Any	Υ	100	100	50	1500	In-Network + \$50	N	80	80	50	1000
35	W5	Any	Υ	90	90	60	1500	In-Network + \$50	N	80	80	50	1000
36	W6	Any	Υ	90	90	50	1500	In-Network + \$50	N	80	80	40	1000
37	W7	Any	Υ	100	80	50	1500	In-Network + \$50	N	80	70	40	1000
38	W8	Any	Υ	80	80	50	1500	In-Network + \$50	N	70	60	40	1000
3A	WA	Any	Υ	100	80	50	1500	In-Network + \$50	N	100	50	25	1000
3B	WB	Any	Υ	100	80	50	1500	In-Network + \$50	N	100	80	0	1000
3D	WD	Any	Υ	100	90	60	1500	In-Network + \$50	N	100	80	50	1000
3I	WI	Any	Υ	100	90	50	1500	In-Network + \$50	N	100	80	25	1000
3L	WL	Any	Υ	100	100	40	1500	In-Network + \$50	N	100	80	25	1000
3M	WM	Any	Υ	100	90	40	1500	In-Network + \$50	N	100	80	25	1000
3N	WN	Any	Υ	100	80	60	1500	In-Network + \$50	N	100	50	50	1000
30	WO	Any	Ϋ́	100	80	50	1500	In-Network + \$50	N	100	50	50	1000
3P	WP	Any	Υ	100	80	50	1500	In-Network + \$50	N	80	80	50	1000
3Q	WQ	Any	Y	100	100	60	1500	In-Network + \$50	N	90	70	40	1000
3R	WR	Any	Ϋ́	100	100	60	1500	In-Network + \$50	N	100	85	50	1000
3S	WS	Any	Ϋ́	100	90	60	1500	In-Network + \$50	N	100	75	50	1000
3T		Any	Ϋ́	100	80	50	1500	In-Network + \$50	N	90	70	40	1000
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DENTAL PPO OON Split Deductible PLAN TYPES

		Ded. Waived										
Plan Type	In-Network Deductible	In-Network For Prev.	In-Network Maximum		n-Netwo		Out of Netw Preventive	ork Deductible Basic/Major	Out-of-Network Maximum		it-of-Netwo	
01	\$50	Y	Any	100	100	60	\$25	\$50	Same as In-Network	100	80	50
02	\$50	Ý	Any	100	90	60	\$25	\$50	Same as In-Network	80	80	50
03	\$50	Y	Any	100	90	50	\$25	\$50	Same as In-Network	80	80	50
04	\$50	Y	Any	100	100	50	\$25	\$50	Same as In-Network	80	80	50
05	\$50	Ϋ́	Any	90	90	60	\$25	\$50	Same as In-Network	80	80	50
06	\$50	Ϋ́	Any	90	90	50	\$25	\$50	Same as In-Network	80	80	40
07	\$50	Ϋ́	Any	100	80	50	\$25	\$50	Same as In-Network	80	70	40
08	\$50	Y	Any	80	80	50	\$25	\$50	Same as In-Network	70	60	40
09	\$50	Ý	Any	100	50	0	\$25	\$50	Same as In-Network	90	40	0
00	\$50	Ϋ́	Any	100	80	Ö	\$25	\$50	Same as In-Network	90	70	Ö
0A	\$50	Ϋ́	Any	100	80	50	\$25	\$50	Same as In-Network	100	50	25
0B	\$50	Ý	Any	100	80	50	\$25	\$50	Same as In-Network	100	80	0
0C	\$50	Ý	Any	100	100	0	\$25	\$50	Same as In-Network	100	80	Ö
0D	\$50	Ý	Any	100	90	60	\$25	\$50	Same as In-Network	100	80	50
0E	\$50	Ÿ	Any	100	100	25	\$25	\$50	Same as In-Network	80	80	0
0F	\$50 \$50	Ý	Any	100	80	25	\$25	\$50 \$50	Same as In-Network	100	50	0
0G	\$50 \$50	Ý	Any	100	80	0	\$25	\$50 \$50	Same as In-Network	100	50	0
0G 0H	\$50 \$50	Ϋ́		100	80	25	\$25 \$25	\$50 \$50	Same as In-Network	100	80	0
0I	\$50 \$50	Ϋ́Υ	Any	100	90	50	\$25 \$25	\$50 \$50	Same as In-Network	100	80	25
01	\$50 \$50	Ϋ́Υ	Any	90	90	25	\$25 \$25	\$50 \$50	Same as In-Network	70	70	0
05 0K	\$50 \$50	Ϋ́Υ	Any Any	80	80	25	\$25 \$25	\$50 \$50	Same as In-Network	60	60	0
0L	\$50 \$50	Ϋ́		100	100	40	\$25 \$25	\$50 \$50	Same as In-Network	100	80	25
0M	\$50 \$50	Ϋ́	Any	100	90	40	\$25 \$25	\$50 \$50	Same as In-Network	100	80	25 25
ON	\$50 \$50	Ϋ́Υ	Any	100	80	60	\$25 \$25	\$50 \$50		100	50	50
0N 0O	\$50 \$50	Ϋ́Υ	Any	100			\$25 \$25	\$50 \$50	Same as In-Network		50 50	50 50
			Any		80	50			Same as In-Network	100		
0P	\$50 \$50	Y	Any	100	80	50	\$25	\$50 \$50	Same as In-Network	80	80	50
0Q	\$50 \$50	Y	Any	100	100	60	\$25	\$50 \$50	Same as In-Network	90	70	40
0R	\$50	Y	Any	100	100	60	\$25	\$50 *50	Same as In-Network	100	85	50
0S	\$50	Y	Any	100	90	60	\$25	\$50	Same as In-Network	100	75	50
0T	\$50	Y	Any	100	80	50	\$25	\$50	Same as In-Network	90	70	. 40
0Y	\$50	Y	Any		Any		\$25	\$50	Same as In-Network	San	ne as In-Netv	vork
	#2 F	Y	A	100	100	CO	*2 F	#2 F	Same as In-Network	100	80	F0
11	\$25	Ϋ́Υ	Any	100		60	\$25 \$25	\$25 \$25				50
12	\$25	Ϋ́Υ	Any	100	90	60			Same as In-Network	80	80 80	50
13	\$25		Any	100	90	50	\$25	\$25	Same as In-Network	80		50
14	\$25	Y	Any	100	100	50	\$25	\$25	Same as In-Network	80	80	50
15	\$25	Y	Any	90	90	60	\$25	\$25	Same as In-Network	80	80	50
16	\$25	Y	Any	90	90	50	\$25	\$25	Same as In-Network	80	80	40
17	\$25	Y	Any	100	80	50	\$25	\$25	Same as In-Network	80	70	40
18	\$25	Y	Any	80	80	50	\$25	\$25	Same as In-Network	70	60	40
19	\$25	Y	Any	100	50	0	\$25	\$25	Same as In-Network	90	40	0
10	\$25	Y	Any	100	80	0	\$25	\$25	Same as In-Network	90	70	0
1A	\$25	Y	Any	100	80	50	\$25	\$25	Same as In-Network	100	50	25
1B	\$25	Y	Any	100	80	50	\$25	\$25	Same as In-Network	100	80	0
1C	\$25	Y	Any	100	100	0	\$25	\$25	Same as In-Network	100	80	0
1D	\$25	Y	Any	100	90	60	\$25	\$25	Same as In-Network	100	80	50
1E	\$25	Υ	Any	100	100	25	\$25	\$25	Same as In-Network	80	80	0
1F	\$25	Υ	Any	100	80	25	\$25	\$25	Same as In-Network	100	50	0
1G	\$25	Υ	Any	100	80	0	\$25	\$25	Same as In-Network	100	50	0
1H	\$25	Y	Any	100	80	25	\$25	\$25	Same as In-Network	100	80	0
1I	\$25	Y	Any	100	90	50	\$25	\$25	Same as In-Network	100	80	25
1J	\$25	Y	Any	90	90	25	\$25	\$25	Same as In-Network	70	70	0
1K	\$25	Y	Any	80	80	25	\$25	\$25	Same as In-Network	60	60	0
1L	\$25	Y	Any	100	100	40	\$25	\$25	Same as In-Network	100	80	25
1M	\$25	Y	Any	100	90	40	\$25	\$25	Same as In-Network	100	80	25
1N	\$25	Y	Any	100	80	60	\$25	\$25	Same as In-Network	100	50	50
10	\$25	Υ	Any	100	80	50	\$25	\$25	Same as In-Network	100	50	50
1P	\$25	Υ	Any	100	80	50	\$25	\$25	Same as In-Network	80	80	50
10	\$25	Ϋ́	Any	100	100	60	\$25	\$25	Same as In-Network	90	70	40
1R	\$25	Ϋ́	Any	100	100	60	\$25	\$25	Same as In-Network	100	85	50
15	\$25	Ϋ́	Any	100	90	60	\$25	\$25	Same as In-Network	100	75	50
1T	\$25	Ý	Any	100	80	50	\$25	\$25	Same as In-Network	90	70	40
1Y	\$25	Ý	Any	100	Any	50	\$25	\$25	Same as In-Network		ne as In-Netv	
	4-5	•	,		,,		4-5	4-5	as	Juli		•

THE GUARDIAN Life Insurance Company of America

DENTAL Guardian Choice PLAN TYPES

			Ded. Waived						Ded. Waived				
Plan		In-Network	In-Network	In-Network	In-l	Netwo	rk	Out of Network	Out-of-Network	Out-of-Network	Out-	of-Ne	twork
Type		Deductible	For Prev.	Maximum	Coir	nsurar	ıce	Deductible	For Prev.	Maximum	Coi	insura	ance
J1	Value Plan	\$50	Υ	Any	100	100	60	\$50	Y	Same as In-Network	< 100	100	60
	NAP Plan	\$50	Υ	Any	100	80	50	\$50	Υ	Same as In-Network	100	80	50
J2	Value Plan	\$50	Υ	Any	100	80	50	\$50	Υ	Same as In-Network	< 100	80	50
	NAP Plan	\$50	Υ	Any	100	60	40	\$50	Υ	Same as In-Network	100	60	40
J3	Value Plan	\$50	Υ	Any	100	80	50	\$50	Υ	Same as In-Network	< 100	80	50
	NAP Plan	\$50	Υ	Any	100	50	25	\$50	Υ	Same as In-Network	100	50	25
J4	Value Plan	Any	Υ	Any	100	100	60	Same as In-Network	Υ	Same as In-Network	< 100	100	60
	NAP Plan	Value plan+\$50	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network	100	80	50
J5	Value Plan	Any	Y	Any	100	100	60	Same as In-Network	Υ	Same as In-Network	< 100	100	60
	NAP Plan	Value plan+\$25	Υ	Any	100	80	50	Same as In-Network	Υ	Same as In-Network	100	80	50
Ј6	Value Plan	Any	Υ	Any	100	100	0	Same as In-Network	Υ	Same as In-Network	< 100	100	0
	NAP Plan S	Same as Value pla	n Y	Any	100	80	0	Same as In-Network	Υ	Same as In-Network	< 100	80	0

DENTAL FREEDOM PPO PLAN TYPES

Alliance Network Preferred Network Out-of-Network Out-of-Network

Plan		Ded. Waived					UCR or	In-Network	Ded. Waived		Oı	ıt-of-Netwoı	rk	UCR or		Ded. Waived					UCR or
Туре	Deductible	For Prev.	Maximum		Coinsuran	ce	Fee Sched	Deductible	For Preventive	Maximum		Coinsurance		Fee Sched	Deductible	For Preventive	Maximum		Coinsurance		Fee Sched
A1A1	50	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	UCR
A1A3 A1B1	50 50	Y	Any Any	100 100	100 100	60 60	FS FS	50 50	Y	Same as Alliance Same as Alliance	100 100	80 80	50 50	FS FS	50 50	Y N	Same as Alliance Same as Alliance	100 100	80 80	50 50	FS UCR
A1B3	50	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	FS
A1C1	0	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	100	Y	Same as Alliance	100	80	50	UCR
A1D1 A1E1	0	Y	Any Any	100 100	100 100	60 60	FS FS	50 50	Y	Same as Alliance Same as Alliance	100 100	80 80	50 50	FS FS	100 50	N Y	Same as Alliance Same as Alliance	100 100	80 80	50 50	UCR UCR
A1E3	Ö	Ϋ́	Any	100	100	60	FS	50	Ý	Same as Alliance	100	80	50	FS	50	Ý	Same as Alliance	100	80	50	FS
A1F1	0	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	UCR
A1F3 A1G1	0 25	Y	Any Any	100 100	100 100	60 60	FS FS	50 50	Y	Same as Alliance Same as Alliance	100 100	80 80	50 50	FS FS	50 50	N Y	Same as Alliance Same as Alliance	100 100	80 80	50 50	FS UCR
A1H1	25	Ϋ́	Any	100	100	60	FS	50	Ý	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	UCR
A1H3	25	Υ	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	FS
A1J1 A2A1	50 50	y	Any 1500	100 100	100 100	60 60	FS FS	100 50	Y	Same as Alliance 1000	100 100	80 80	50 50	FS FS	100 50	N	Same as Alliance 1000	100 100	80 80	50 50	UCR UCR
A2A3	50	Ϋ́	1500	100	100	60	FS	50	Ý	1000	100	80	50	FS	50	Ý	1000	100	80	50	FS
A2B1 A2F1	50	Y	1500	100 100	100 100	60 60	FS FS	50	Y	1000 1000	100	80 80	50 50	FS	50 50	N	1000	100	80 80	50 50	UCR
A2E1 A2E3	0	Y V	1500 1500	100	100	60 60	FS FS	50 50	Y V	1000	100 100	80 80	50 50	FS FS	50 50	Y	1000 1000	100 100	80 80	50 50	UCR FS
A2F1	0	Ϋ́	1500	100	100	60	FS	50	Ϋ́	1000	100	80	50	FS	50	N	1000	100	80	50	UCR
A2G1	25	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	Y	1000	100	80	50	UCR
A2H1 A2H3	25 25	Y	1500 1500	100 100	100 100	60 60	FS FS	50 50	Y	1000 1000	100 100	80 80	50 50	FS FS	50 50	N N	1000 1000	100 100	80 80	50 50	UCR FS
A3A1	50	Ÿ	2000	100	100	60	FS	50	Ý	1500	100	80	50	FS	50	Ϋ́Υ	1500	100	80	50	UCR
A3A3	50	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	Y	1500	100	80	50	FS
A3B1 A4A1	50 50	Y	2000 2000	100 100	100 100	60 60	FS FS	50 50	Y	1500 1500	100 100	80 80	50 50	FS FS	50 50	N V	1500 1000	100 100	80 80	50 50	UCR UCR
A4A3	50	Ÿ	2000	100	100	60	FS	50	Ý	1500	100	80	50	FS	50	Ý	1000	100	80	50	FS
A4E1	0	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	UCR
A4F1 A4F3	0	Y	2000 2000	100 100	100 100	60 60	FS FS	50 50	Y	1500 1500	100 100	80 80	50 50	FS FS	50 50	N N	1000 1000	100 100	80 80	50 50	UCR FS
B1A3	50	Ϋ́	Any	100	100	80	FS	50	Ý	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	80	60	40	FS
B1C1	0	Y	Any	100	100	80	FS	50	Y	Same as Alliance	100	80	50	FS	100	Y	Same as Alliance	80	60	40	UCR
B1C3 B1D1	0	Y	Any Anv	100 100	100 100	80 80	FS FS	50 50	Y	Same as Alliance Same as Alliance	100 100	80 80	50 50	FS FS	100 100	Y N	Same as Alliance Same as Alliance	80 80	60 60	40 40	FS UCR
B1D3	0	Ÿ	Any	100	100	80	FS	50	Ý	Same as Alliance	100	80	50	FS	100	N	Same as Alliance	80	60	40	FS
B2C1	0	Y	1500	100	100	80	FS	50	Y	1000	100	80	50	FS	100	Y	1000	80	60	40	UCR
B2C3 B2D1	0	Y	1500 1500	100 100	100 100	80 80	FS FS	50 50	Y	1000 1000	100 100	80 80	50 50	FS FS	100 100	Y N	1000 1000	80 80	60 60	40 40	FS UCR
B3C1	Ö	Ϋ́	2000	100	100	80	FS	50	Ý	1500	100	80	50	FS	100	Ϋ́	1500	80	60	40	UCR
B3C3	0	Y	2000	100	100	80	FS	50	Y	1500	100	80	50	FS	100	Y	1500	80	60	40	FS
B3D1 B4A3	0 50	Y	2000 2000	100 100	100 100	80 80	FS FS	50 50	Y	1500 1500	100 100	80 80	50 50	FS FS	100 50	N Y	1500 1000	80 80	60 60	40 40	UCR FS
C1A1	50	Ϋ́	Any	100	80	50	FS	50	Ϋ́	Same as Alliance	100	80	50	FS	50	Ϋ́	Same as Alliance	100	80	50	UCR
C1E1	0	Y	Any	100	80	50	FS	50	Y	Same as Alliance	100	80 80	50	FS	50	Y	Same as Alliance	100	80 80	50	UCR
C1E3 C1F1	0	Ϋ́Υ	Any Any	100 100	80 80	50 50	FS FS	50 50	Ϋ́Υ	Same as Alliance Same as Alliance	100 100	80	50 50	FS FS	50 50	Y N	Same as Alliance Same as Alliance	100 100	80	50 50	FS UCR
C1F3	Ō	Υ	Any	100	80	50	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	FS
C2A1	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS	50	Y	1000	100	80	50	UCR
C2B1 C2C1	50 0	Y	1500 1500	100 100	80 80	50 50	FS FS	50 50	Y	1000 1000	100 100	80 80	50 50	FS FS	50 100	N V	1000 1000	100 100	80 80	50 50	UCR UCR
C2C3	0	Ý	1500	100	80	50	FS	50	Ý	1000	100	80	50	FS	100	Ý	1000	100	80	50	FS
C2E1	0	Υ	1500	100	80	50	FS	50	Υ	1000	100	80	50	FS	50	Υ	1000	100	80	50	UCR
C2E3 C2F1	0	Y	1500 1500	100 100	80 80	50 50	FS FS	50 50	Y	1000 1000	100 100	80 80	50 50	FS FS	50 50	Y N	1000 1000	100 100	80 80	50 50	FS UCR
C2F1	0	Ÿ	1500	100	80	50 50	FS	50 50	Y	1000	100	80	50 50	FS	50 50	N	1000	100	80	50	FS
C3E1	0	Y	2000	100	80	50	FS	50	Y	1500	100	80	50	FS	50	Y	1500	100	80	50	UCR
C3E3 C3E1	0	Y	2000 2000	100 100	80 80	50 50	FS FS	50 50	Y	1500 1500	100 100	80 80	50 50	FS FS	50 50	Y N	1500 1500	100 100	80 80	50 50	FS
C4A3	0 50	Y	2000	100	80 80	50 50	FS FS	50 50	Y	1500	100	80 80	50 50	FS FS	50 50	N Y	1000	100	80 80	50 50	UCR FS
D1A1	50	Y	Any	100	80	50	FS	50	Y	Same as Alliance	80	60	40	FS	50	Ÿ	Same as Alliance	80	60	40	UCR
D1A3	50	Υ	Any	100	80	50	FS	50	Υ	Same as Alliance	80	60	40	FS	50	Υ	Same as Alliance	80	60	40	FS
D1B3	50 0	Y	Any	100 100	80 80	50 50	FS FS	50 50	Y	Same as Alliance	80 80	60 60	40 40	FS FS	50 100	N	Same as Alliance	80 80	60 60	40 40	FS UCR
D1D3	0	Ϋ́Υ	Any Any	100	80	50 50	FS	50 50	Ϋ́Υ	Same as Alliance Same as Alliance	80	60	40	FS	100	Y N	Same as Alliance Same as Alliance	80	60	40	FS
D1J1	50	Ϋ́	Any	100	80	50	FS	100	Ϋ́	Same as Alliance	80	60	40	FS	100	N	Same as Alliance	80	60	40	UCR
D2B3 D2C3	50 0	Y	1500	100	80	50	FS	50	Y	1000	80	60	40	FS	50	N	1000 1000	80 80	60	40	FS
D2C3 D2D3	0	Y Y	1500 1500	100 100	80 80	50 50	FS FS	50 50	Ϋ́Υ	1000 1000	80 80	60 60	40 40	FS FS	100 100	Y N	1000	80 80	60 60	40 40	FS FS
D2F1	0	Υ	1500	100	80	50	FS	50	Υ	1000	80	60	40	FS	50	N	1000	80	60	40	UCR
D2F3	0	Υ	1500	100	80	50	FS	50	Y	1000	80	60	40	FS	50	N	1000	80	60	40	FS
D3B3 F1B1	50 50	Y	2000 Anv	100 100	80 80	50 50	FS FS	50 50	Y	1500 Same as Alliance	80 80	60 60	40 30	FS FS	50 50	N N	1500 Same as Alliance	80 80	60 60	40 30	FS UCR
E2B1	50 50	Ϋ́Υ	1500	100	80 80	50 50	FS FS	50 50	Ϋ́	Same as Alliance 1000	80 80	60	30	FS FS	50 50	N N	Same as Alliance 1000	80 80	60	30	UCR
E3B1	50	Y	2000	100	80	50	FS	50	Y	1500	80	60	30	FS	50	N	1500	80	60	30	UCR
F1A3 F1D3	50 0	Y	Any Any	100 100	100 100	60 60	FS FS	50 50	Y	Same as Alliance Same as Alliance	100 100	80 80	50 50	FS FS	50 100	Y N	Same as Alliance Same as Alliance	70 70	50 50	20 20	FS FS
F2A3	50	Ϋ́	1500	100	100	60	FS	50	Ϋ́	1000	100	80	50	FS	50	Ϋ́	1000	70	50	20	FS
F4E1	0	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	Y	1000	70	50	20	UCR
F4F1 F4F3	0	Y Y	2000 2000	100 100	100 100	60 60	FS FS	50 50	Y	1500 1500	100 100	80 80	50 50	FS FS	50 50	N N	1000 1000	70 70	50 50	20 20	UCR ES
3	J		2000	100	100	30		50		1000	200		50		50	**	1000	, 0	55	_0	

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DENTAL FREEDOM PPO PLAN TYPES

Alliance Network Preferred Network Out-of-Network Out-

Plan		Ded. Waived					UCR or	In-Network	Ded. Waived		Ou	t-of-Netwo	rk	UCR or		Ded. Waived					UCR or
Туре	Deductible	For Prev.	Maximum		Coinsuran	ce	Fee Sched	Deductible	For Preventive	Maximum		Coinsurance		Fee Sched	Deductible	For Preventive	Maximum		Coinsurance		Fee Sched
G1C1	n	Y	Any	100	100	100	FS	50	Y	Same as Alliance	100	80	50	FS	100	Y	Same as Alliance	50	50	50	UCR
G1E1	Ō	Ý	Any	100	100	100	FS	50	Ý	Same as Alliance	100	80	50	FS	50	Ý	Same as Alliance	100	80	50	UCR
G1F1	0	Υ	Any	100	100	100	FS	50	Υ	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	UCR
G1F3	0	Y	Any	100	100	100	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	FS
G1K1	0	Υ	Any	100	100	100	FS	50	N	Same as Alliance	100	80	50	FS	100	N	Same as Alliance	50	50	50	UCR
G4E1	0	Y	2000	100	100	100	FS	50	Y	1500	100	80	50	FS	50	Y	1000	50	50	50	UCR
G4F1	0	Y	2000	100	100	100	FS	50	Y	1500	100	80	50	FS	50	N	1000	50	50	50	UCR
G4F3	0	Y	2000	100	100	100	FS	50	Y	1500	100	80	50	FS	50	N	1000	50	50	50	FS
H4E1 H4F1	0	Y	2000	100	100	70 70	FS	50 50	Y	1500	100	80	50 50	FS FS	50	Y	1000 1000	50	50 50	50 50	UCR
H4F1 H4F3	0	Y	2000 2000	100 100	100 100	70 70	FS FS	50 50	Y	1500 1500	100	80	50 50	FS	50 50	N	1000	50 50	50 50	50 50	UCR
I1D3	0	ĭ V	Any	100	100	100	FS	50 50	, ,	Same as Alliance	100 100	80 90	60	FS	100	N N	Same as Alliance	100	80	50 50	FS FS
I5E1	0	V	2500	100	100	100	FS	50	v	2000	100	90	60	FS	50	V	1500	100	80	50	UCR
ISE3	0	Ÿ	2500	100	100	100	FS	50	Ÿ	2000	100	90	60	FS	50	Ÿ	1500	100	80	50	FS
I5F1	0	Ÿ	2500	100	100	100	FS	50	ý	2000	100	90	60	FS	50	N.	1500	100	80	50	UCR
15F3	Ö	Ý	2500	100	100	100	FS	50	Ý	2000	100	90	60	FS	50	Ň	1500	100	80	50	FS
J5E1	0	Υ	2500	100	100	70	FS	50	Υ	2000	100	90	60	FS	50	Υ	1500	100	80	50	UCR
J5E3	0	Υ	2500	100	100	70	FS	50	Υ	2000	100	90	60	FS	50	Υ	1500	100	80	50	FS
J5F1	0	Y	2500	100	100	70	FS	50	Y	2000	100	90	60	FS	50	N	1500	100	80	50	UCR
J5F3	0	Υ	2500	100	100	70	FS	50	Y	2000	100	90	60	FS	50	N	1500	100	80	50	FS
K1B1	50	Υ	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	50	50	UCR
K1B3	50	Υ	Any	100	100	60	FS	50	Υ	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	50	50	FS
K2C1	0	Υ	1500	100	100	60	FS	50	Υ	1000	100	80	50	FS	100	Υ	1000	100	50	50	UCR
K2C3	0	Υ	1500	100	100	60	FS	50	Υ	1000	100	80	50	FS	100	Υ	1000	100	50	50	FS
K4F1	0	Υ	2000	100	100	60	FS	50	Υ	1500	100	80	50	FS	50	N	1000	100	50	50	UCR
K4F3	0	Ý	2000	100	100	60	FS	50	Ý	1500	100	80	50	FS	50	N	1000	100	50	50	FS
L1A1	50	Ý	Anv	100	90	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	90	70	40	UCR
L1B1	50	Ý	Any	100	90	60	FS	50	Ý	Same as Alliance	100	80	50	FS	50	Ň	Same as Alliance	90	70	40	UCR
L1B3	50	Υ	Anv	100	90	60	FS	50	Υ	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	90	70	40	FS
L1E1	0	Ý	Anv	100	90	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	90	70	40	UCR
L1F1	0	Υ	Any	100	90	60	FS	50	Υ	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	90	70	40	UCR
L2A1	50	Υ	1500	100	90	60	FS	50	Υ	1000	100	80	50	FS	50	Υ	1000	90	70	40	UCR
L2B1	50	Υ	1500	100	90	60	FS	50	Y	1000	100	80	50	FS	50	N	1000	90	70	40	UCR
L2D1	0	Υ	1500	100	90	60	FS	50	Υ	1000	100	80	50	FS	100	N	1000	90	70	40	UCR
L2D3	0	Υ	1500	100	90	60	FS	50	Υ	1000	100	80	50	FS	100	N	1000	90	70	40	FS
L2E1	0	Υ	1500	100	90	60	FS	50	Υ	1000	100	80	50	FS	50	Υ	1000	90	70	40	UCR
L2F1	0	Y	1500	100	90	60	FS	50	Y	1000	100	80	50	FS	50	N	1000	90	70	40	UCR
L3A1	50	Υ	2000	100	90	60	FS	50	Υ	1500	100	80	50	FS	50	Υ	1500	90	70	40	UCR
L3A3	50	Υ	2000	100	90	60	FS	50	Υ	1500	100	80	50	FS	50	Υ	1500	90	70	40	FS
L3E1	0	Υ	2000	100	90	60	FS	50	Υ	1500	100	80	50	FS	50	Υ	1500	90	70	40	UCR
L3E3	0	Υ	2000	100	90	60	FS	50	Υ	1500	100	80	50	FS	50	Υ	1500	90	70	40	FS
L4F1	0	Y	2000	100	90	60	FS	50	Y	1500	100	80	50	FS	50	N	1000	90	70	40	UCR
L4F3	0	v v	2000	100	90	60	FS	50	· v	1500	100	80	50	FS	50	N.	1000	90	70	40	FS
M2I1	100	v	1500	100	100	60	FS	100	v	1000	100	100	60	FS	100	N	1000	100	80	50	UCR
N2A1	50	Y	1500	100	80	50	FS	50	, Y	1000	100	80	50	FS	50	Y	1000	80	60	40	UCR
N2A3	50	Ý	1500	100	80	50	FS	50	Ý	1000	100	80	50	FS	50	Ý	1000	80	60	40	FS
O2A1	50	Ϋ́	1500	100	100	0	FS	50	Ý	1000	100	80	0	FS	50	Y	1000	100	80	0	UCR
O2A3	50	Ϋ́	1500	100	100	Ö	FS	50	Ϋ́	1000	100	80	0	FS	50	Ϋ́	1000	100	80	Ö	FS
						-	-							-							-
P001	50	Υ	2000	100	100	100	FS		No	Preferred Network Be	enefits					No	Out-of-Network Benefi	its			
P002	50	Υ	2000	100	80	50	FS		No	Preferred Network Be	enefits					No	Out-of-Network Benefi	its			

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DENTAL PPO Split Maximum Split Value PLAN TYPES

Plan	Plan		Ded. Waived	<u>In</u>	-Networl	<u> </u>		UCR or		<u>O</u> Ded. Waived	ut-Of-Ne	etwork			UCR or
		Deductible	For Prev.	C	oinsuran		Maximum	Fee Sched	Deductible	For Preventive	C	oinsuranc		Maximum	Fee Sched
Type KB01	Category Split Max SVP		Y	100	100	. e 60	1500	FS FS	In-Network + \$50	Y	100	80	e 50	1000	FS FS
KB01 KB02	Split Max SVP	Any Any	Ϋ́	100	90	60	1500	FS	In-Network + \$50	Ϋ́	80	80	50	1000	FS
KB02 KB03	Split Max SVP	,	Ϋ́	100	90	50	1500	FS	In-Network + \$50	Ϋ́	80	80	50	1000	FS
KB03	Split Max SVP	Any	Ϋ́	100	100	50 50	1500	FS	In-Network + \$50	Ϋ́	80	80	50	1000	FS
KB05	Split Max SVP	Any	Y Y	90	90	60	1500	FS FS	In-Network + \$50	Ϋ́	80 80	80 80	50 50	1000	FS FS
KB05	•	Any	Ϋ́	90	90	50 50	1500			Ϋ́	80 80	80 80	40	1000	
	Split Max SVP	Any	Ϋ́		90 80	50 50	1500	FS	In-Network + \$50	Y	80	70	40		FS FS
KB07	Split Max SVP	Any	Ϋ́	100 80	80 80			FS	In-Network + \$50	Y	70		40	1000	
KB08	Split Max SVP	Any	Y Y			50	1500	FS	In-Network + \$50	Y		60		1000	FS
KB10	Split Max SVP	Any	Ϋ́	100	80	50	1500	FS	In-Network + \$50	Y	50	40	25	1000	FS
KB0A	Split Max SVP	Any	Ϋ́Υ	100	80	50	1500	FS	In-Network + \$50		100	50	25	1000	FS
KB0B	Split Max SVP	Any	Ϋ́	100	80	50	1500	FS	In-Network + \$50	Y	100	80	0	1000	FS
KB0D	Split Max SVP	Any		100	90	60	1500	FS	In-Network + \$50	Y	100	80	50	1000	FS
KB0I	Split Max SVP	Any	Y	100	90	50	1500	FS	In-Network + \$50	Y	100	80	25	1000	FS
KB0L	Split Max SVP	Any	Y	100	100	40	1500	FS	In-Network + \$50	Y	100	80	25	1000	FS
KB0M	Split Max SVP	Any	Y	100	90	40	1500	FS	In-Network + \$50	Y	100	80	25	1000	FS
KB0N	Split Max SVP	Any	Y	100	80	60	1500	FS	In-Network + \$50	Y	100	50	50	1000	FS
KB0O	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + \$50	Y	100	50	50	1000	FS
KB0P	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + \$50	Y	80	80	50	1000	FS
KB0Q	Split Max SVP	Any	Y	100	100	60	1500	FS	In-Network + \$50	Y	90	70	40	1000	FS
KB0R	Split Max SVP	Any	Y	100	100	60	1500	FS	In-Network + \$50	Y	100	85	50	1000	FS
KB0S	Split Max SVP	Any	Y	100	90	60	1500	FS	In-Network + \$50	Y	100	75	50	1000	FS
KB0T	Split Max SVP	Any	Υ	100	80	50	1500	FS	In-Network + \$50	Y	90	70	40	1000	FS
KC01	Split Max SVP	Any	Υ	100	100	60	2000	FS	In-Network + \$50	Υ	100	80	50	1000	FS
KC02	Split Max SVP	Any	Υ	100	90	60	2000	FS	In-Network + \$50	Υ	80	80	50	1000	FS
KC03	Split Max SVP	Any	Υ	100	90	50	2000	FS	In-Network + \$50	Υ	80	80	50	1000	FS
KC04	Split Max SVP	Any	Υ	100	100	50	2000	FS	In-Network + \$50	Υ	80	80	50	1000	FS
KC05	Split Max SVP	Any	Υ	90	90	60	2000	FS	In-Network + \$50	Υ	80	80	50	1000	FS
KC06	Split Max SVP	Any	Υ	90	90	50	2000	FS	In-Network + \$50	Υ	80	80	40	1000	FS
KC07	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	Υ	80	70	40	1000	FS
KC08	Split Max SVP	Any	Υ	80	80	50	2000	FS	In-Network + \$50	Υ	70	60	40	1000	FS
KC10	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	Υ	50	40	25	1000	FS
KC0A	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	Υ	100	50	25	1000	FS
KC0B	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	Υ	100	80	0	1000	FS
KC0D	Split Max SVP	Any	Υ	100	90	60	2000	FS	In-Network + \$50	Υ	100	80	50	1000	FS
KC0I	Split Max SVP	Any	Υ	100	90	50	2000	FS	In-Network + \$50	Υ	100	80	25	1000	FS
KC0L	Split Max SVP	Any	Y	100	100	40	2000	FS	In-Network + \$50	Ϋ́	100	80	25	1000	FS
KC0M	Split Max SVP	Any	Y	100	90	40	2000	FS	In-Network + \$50	Ϋ́	100	80	25	1000	FS
KC0N	Split Max SVP	Any	Ϋ́	100	80	60	2000	FS	In-Network + \$50	Ϋ́	100	50	50	1000	FS
KC0O	Split Max SVP	Any	Ϋ́	100	80	50	2000	FS	In-Network + \$50	Ϋ́	100	50	50	1000	FS
KC0P	Split Max SVP	Any	Ϋ́	100	80	50	2000	FS	In-Network + \$50	Ϋ́	80	80	50	1000	FS
KC0Q	Split Max SVP	Any	Ϋ́	100	100	60	2000	FS	In-Network + \$50	Ϋ́	90	70	40	1000	FS
KC0Q KC0R	Split Max SVP	Any	Ϋ́	100	100	60	2000	FS	In-Network + \$50	Ϋ́	100	85	50	1000	FS
KC0S	Split Max SVP	Any	Ϋ́	100	90	60	2000	FS	In-Network + \$50	Ϋ́	100	75	50	1000	FS
KC0T	Split Max SVP	Any	Ϋ́	100	80	50	2000	FS	In-Network + \$50	Ϋ́	90	70	40	1000	FS
IXCO I	Spire Flax SVF	Ally	1	100	50	50	2000	, 5	111 14004401Κ 1 Φ20	'	50	, 0	10	1000	1.5

Dla	Diam		Ded. Waived	<u>In</u>	-Network	<u> </u>		UCD or		_	ut-Of-Ne	<u>etwork</u>			UCR or
Plan	Plan	Dadwatilda		•			Massimosma	UCR or	Dadwatible	Ded. Waived	_	_!	_	Massimo	
Type	Category	Deductible	For Prev. Y		oinsurand		Maximum	Fee Sched	Deductible	For Preventive		oinsuranc		Maximum	Fee Sched
KQ01	Split Max SVP	Any	•	100	100	60	2000	FS	In-Network + \$50	Y	100	80	50	1500	FS
KQ02	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + \$50	Y	80	80	50	1500	FS
KQ03	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + \$50	Y	80	80	50	1500	FS
KQ04	Split Max SVP	Any	Y	100	100	50	2000	FS	In-Network + \$50	Y	80	80	50	1500	FS
KQ05	Split Max SVP	Any	Y	90	90	60	2000	FS	In-Network + \$50	Y	80	80	50	1500	FS
KQ06	Split Max SVP	Any	Y	90	90	50	2000	FS	In-Network + \$50	Y	80	80	40	1500	FS
KQ07	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + \$50	Y	80	70	40	1500	FS
KQ08	Split Max SVP	Any	Y	80	80	50	2000	FS	In-Network + \$50	Y	70	60	40	1500	FS
KQ10	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + \$50	Y	50	40	25	1500	FS
KQ0A	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + \$50	Y	100	50	25	1500	FS
KQ0B	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + \$50	Y	100	80	0	1500	FS
KQ0D	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + \$50	Y	100	80	50	1500	FS
KQ0I	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + \$50	Y	100	80	25	1500	FS
KQ0L	Split Max SVP	Any	Y	100	100	40	2000	FS	In-Network + \$50	Y	100	80	25	1500	FS
KQ0M	Split Max SVP	Any	Y	100	90	40	2000	FS	In-Network + \$50	Y	100	80	25	1500	FS
KQ0N	Split Max SVP	Any	Υ	100	80	60	2000	FS	In-Network + \$50	Υ	100	50	50	1500	FS
KQ0O	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	Υ	100	50	50	1500	FS
KQ0P	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	Υ	80	80	50	1500	FS
KQ0Q	Split Max SVP	Any	Υ	100	100	60	2000	FS	In-Network + \$50	Υ	90	70	40	1500	FS
KQ0R	Split Max SVP	Any	Υ	100	100	60	2000	FS	In-Network + \$50	Υ	100	85	50	1500	FS
KQ0S	Split Max SVP	Any	Υ	100	90	60	2000	FS	In-Network + \$50	Υ	100	75	50	1500	FS
KQ0T	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	Υ	90	70	40	1500	FS
KR01	Split Max SVP	Any	Υ	100	100	60	1250	FS	In-Network + \$50	Υ	100	80	50	750	FS
KR02	Split Max SVP	Any	Υ	100	90	60	1250	FS	In-Network + \$50	Υ	80	80	50	750	FS
KR03	Split Max SVP	Any	Υ	100	90	50	1250	FS	In-Network + \$50	Υ	80	80	50	750	FS
KR04	Split Max SVP	Any	Υ	100	100	50	1250	FS	In-Network + \$50	Υ	80	80	50	750	FS
KR05	Split Max SVP	Any	Υ	90	90	60	1250	FS	In-Network + \$50	Υ	80	80	50	750	FS
KR06	Split Max SVP	Any	Υ	90	90	50	1250	FS	In-Network + \$50	Υ	80	80	40	750	FS
KR07	Split Max SVP	Any	Υ	100	80	50	1250	FS	In-Network + \$50	Υ	80	70	40	750	FS
KR08	Split Max SVP	Any	Υ	80	80	50	1250	FS	In-Network + \$50	Υ	70	60	40	750	FS
KR10	Split Max SVP	Any	Υ	100	80	50	1250	FS	In-Network + \$50	Υ	50	40	25	750	FS
KR0A	Split Max SVP	Any	Υ	100	80	50	1250	FS	In-Network + \$50	Υ	100	50	25	750	FS
KR0B	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + \$50	Ϋ́	100	80	0	750	FS
KR0D	Split Max SVP	Any	Y	100	90	60	1250	FS	In-Network + \$50	Ϋ́	100	80	50	750	FS
KR0I	Split Max SVP	Any	Y	100	90	50	1250	FS	In-Network + \$50	Ϋ́	100	80	25	750	FS
KR0L	Split Max SVP	Any	Ϋ́	100	100	40	1250	FS	In-Network + \$50	Ϋ́	100	80	25	750	FS
KR0M	Split Max SVP	Any	Ϋ́	100	90	40	1250	FS	In-Network + \$50	Ϋ́	100	80	25	750	FS
KR0N	Split Max SVP	Any	Ϋ́	100	80	60	1250	FS	In-Network + \$50	Ϋ́	100	50	50	750 750	FS
KR00	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	In-Network + \$50	Ϋ́	100	50	50	750 750	FS
KR0P	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	In-Network + \$50	Ϋ́	80	80	50	750 750	FS
KR00	Split Max SVP	Any	Ϋ́	100	100	60	1250	FS	In-Network + \$50	Ϋ́	90	70	40	750 750	FS
KR0R	Split Max SVP	Any	Ϋ́	100	100	60	1250	FS	In-Network + \$50	Ϋ́	100	85	50	750 750	FS
KR0S	Split Max SVP	Any	Ϋ́	100	90	60	1250	FS	In-Network + \$50	Ϋ́	100	75	50	750 750	FS
KR05	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	In-Network + \$50	Ϋ́	90	70	40	750 750	FS
IXIXU I	Split Max SVF	City	'	100	00	50	1230	13	III NCLWOIK 1 \$30	•	50	70	70	730	13

Type Category Coloration	Plan	Plan		Ded. Waived	<u>In</u>	-Network	<u> </u>		UCR or		<u>O</u> Ded. Waived	ut-Of-Ne	etwork			UCR or
MRDI Spilt Max SVP Any			Doductible		C	incuran		Mavimum		Doductible		C	oincuranc	_	Mavimum	
MB002 Spilt Max SyP Any Y 100 90 60 1500 FS Same as In-Network Y 80 80 50 1000 FS MB04 Spilt Max SyP Any Y 100 100 50 1500 FS Same as In-Network Y 80 80 50 1000 FS MB04 Spilt Max SyP Any Y 100 100 50 1500 FS Same as In-Network Y 80 80 50 1000 FS MB04 Spilt Max SyP Any Y 90 90 60 1500 FS Same as In-Network Y 80 80 50 1000 FS MB05 Spilt Max SyP Any Y 90 90 50 1500 FS Same as In-Network Y 80 80 40 1000 FS MB05 Spilt Max SyP Any Y 80 80 50 1500 FS Same as In-Network Y 80 80 40 1000 FS MB05 Spilt Max SyP Any Y 80 80 50 1500 FS Same as In-Network Y 80 80 40 1000 FS MB05 Spilt Max SyP Any Y 80 80 50 1500 FS Same as In-Network Y 80 80 40 1000 FS MB05 Spilt Max SyP Any Y 100 80 50 1500 FS Same as In-Network Y 70 60 40 1000 FS MB05 Spilt Max SyP Any Y 100 80 50 1500 FS Same as In-Network Y 70 60 40 1000 FS MB05 Spilt Max SyP Any Y 100 80 50 1500 FS Same as In-Network Y 100 80 00 1000 FS MB05 Spilt Max SyP Any Y 100 80 50 1500 FS Same as In-Network Y 100 80 00 1000 FS MB05 Spilt Max SyP Any Y 100 90 60 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 1500 FS Same as In-Network Y 100 80 50 150																
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MB06 Spilt Nas SVP Any		•	•													
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MC03 Split Max SVP Any Y 100 90 50 2000 FS Same as In-Network Y 80 80 50 1000 FS MC04 Split Max SVP Any Y 100 100 50 2000 FS Same as In-Network Y 80 80 50 1000 FS MC05 Split Max SVP Any Y 90 90 60 2000 FS Same as In-Network Y 80 80 50 1000 FS MC06 Split Max SVP Any Y 90 90 50 2000 FS Same as In-Network Y 80 80 40 1000 FS MC08 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 70 60 40 1000 FS MC01 Split Max SVP Any Y 100 80 50 2000	MC01	Split Max SVP	Any	Υ	100	100	60	2000	FS	Same as In-Network	Υ	100	80	50	1000	FS
MC04 Split Max SVP Any Y 100 100 50 2000 FS Same as In-Network Y 80 80 50 1000 FS MC05 Split Max SVP Any Y 90 90 60 2000 FS Same as In-Network Y 80 80 50 1000 FS MC07 Split Max SVP Any Y 90 90 50 2000 FS Same as In-Network Y 80 80 40 1000 FS MC08 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 70 60 40 1000 FS MC08 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 70 60 40 1000 FS MC08 Split Max SVP Any Y 100 80 50 2000	MC02	Split Max SVP	Any	Υ	100	90	60	2000	FS	Same as In-Network	Υ	80	80	50	1000	FS
MC05 Split Max SVP Any Y 90 90 60 2000 FS Same as In-Network Y 80 80 50 1000 FS MC06 Split Max SVP Any Y 90 90 50 2000 FS Same as In-Network Y 80 80 40 1000 FS MC07 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 80 70 40 1000 FS MC08 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 50 40 25 1000 FS MC0A Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 25 1000 FS MC0B Split Max SVP Any Y 100 80 50 2000	MC03	Split Max SVP	Any	Υ	100	90	50	2000	FS	Same as In-Network	Υ	80	80	50	1000	FS
MC06 Split Max SVP Any Y 90 90 50 2000 FS Same as In-Network Y 80 80 40 1000 FS MC07 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 80 70 40 1000 FS MC08 Split Max SVP Any Y 80 80 50 2000 FS Same as In-Network Y 70 60 40 1000 FS MC01 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 25 1000 FS MC08 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 80 0 1000 FS MC01 Split Max SVP Any Y 100 90 60 2000	MC04	Split Max SVP	Any	Υ	100	100	50	2000	FS	Same as In-Network	Υ	80	80	50	1000	FS
MC07 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 80 70 40 1000 FS MC08 Split Max SVP Any Y 80 80 50 2000 FS Same as In-Network Y 70 60 40 1000 FS MC10 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 50 40 25 1000 FS MC08 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 25 1000 FS MC0B Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 80 50 1000 FS MC0I Split Max SVP Any Y 100 90 50 2000 <td>MC05</td> <td>Split Max SVP</td> <td>Any</td> <td>Υ</td> <td>90</td> <td>90</td> <td>60</td> <td>2000</td> <td>FS</td> <td>Same as In-Network</td> <td>Υ</td> <td>80</td> <td>80</td> <td>50</td> <td>1000</td> <td>FS</td>	MC05	Split Max SVP	Any	Υ	90	90	60	2000	FS	Same as In-Network	Υ	80	80	50	1000	FS
MC08 Split Max SVP Any Y 80 80 50 2000 FS Same as In-Network Y 70 60 40 1000 FS MC10 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 50 40 25 1000 FS MC0A Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 25 1000 FS MC0B Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 80 50 1000 FS MC0D Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 80 25 1000 FS MC0L Split Max SVP Any Y 100 90 40 2000 <td>MC06</td> <td>Split Max SVP</td> <td>Any</td> <td>Υ</td> <td>90</td> <td>90</td> <td>50</td> <td>2000</td> <td>FS</td> <td>Same as In-Network</td> <td>Υ</td> <td>80</td> <td>80</td> <td>40</td> <td>1000</td> <td>FS</td>	MC06	Split Max SVP	Any	Υ	90	90	50	2000	FS	Same as In-Network	Υ	80	80	40	1000	FS
MC10 Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 50 40 25 1000 FS MC0A Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 25 1000 FS MC0B Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 80 0 1000 FS MC0D Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 80 50 1000 FS MC0I Split Max SVP Any Y 100 90 50 2000 FS Same as In-Network Y 100 80 25 1000 FS MC0I Split Max SVP Any Y 100 40 2000 FS </td <td>MC07</td> <td>Split Max SVP</td> <td>Any</td> <td>Υ</td> <td>100</td> <td>80</td> <td>50</td> <td>2000</td> <td>FS</td> <td>Same as In-Network</td> <td>Υ</td> <td>80</td> <td>70</td> <td>40</td> <td>1000</td> <td>FS</td>	MC07	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	Υ	80	70	40	1000	FS
MCOA Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 25 1000 FS MCOB Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 80 0 1000 FS MCOD Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 80 50 1000 FS MCOI Split Max SVP Any Y 100 90 50 2000 FS Same as In-Network Y 100 80 25 1000 FS MCOL Split Max SVP Any Y 100 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MCON Split Max SVP Any Y 100 80 60 2000 FS<	MC08	Split Max SVP	Any	Υ	80	80	50	2000	FS	Same as In-Network	Υ	70	60	40	1000	FS
MCOB Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 80 0 1000 FS MCOD Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 80 50 1000 FS MCOI Split Max SVP Any Y 100 90 50 2000 FS Same as In-Network Y 100 80 25 1000 FS MCOL Split Max SVP Any Y 100 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MCOM Split Max SVP Any Y 100 90 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MCON Split Max SVP Any Y 100 80 60 2000 FS<	MC10	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	Υ	50	40	25	1000	FS
MCOD Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 80 50 1000 FS MCOI Split Max SVP Any Y 100 90 50 2000 FS Same as In-Network Y 100 80 25 1000 FS MCOL Split Max SVP Any Y 100 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MCOM Split Max SVP Any Y 100 90 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MCON Split Max SVP Any Y 100 80 60 2000 FS Same as In-Network Y 100 50 50 1000 FS MCOP Split Max SVP Any Y 100 80 50 2000 FS	MC0A	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	Υ	100	50	25	1000	FS
MC0I Split Max SVP Any Y 100 90 50 2000 FS Same as In-Network Y 100 80 25 1000 FS MC0L Split Max SVP Any Y 100 100 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MC0M Split Max SVP Any Y 100 90 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MC0N Split Max SVP Any Y 100 80 60 2000 FS Same as In-Network Y 100 50 50 1000 FS MC0D Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 1000 FS MC0P Split Max SVP Any Y 100 80 50 2000 F	MC0B	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	Υ	100	80	0	1000	FS
MCOL Split Max SVP Any Y 100 100 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MCOM Split Max SVP Any Y 100 90 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MCON Split Max SVP Any Y 100 80 60 2000 FS Same as In-Network Y 100 50 50 1000 FS MCOD Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 50 1000 FS MCOP Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 80 80 50 1000 FS MCOR Split Max SVP Any Y 100 100 60 200	MC0D	Split Max SVP	Any	Υ	100	90	60	2000	FS	Same as In-Network	Υ	100	80	50	1000	FS
MCOM Split Max SVP Any Y 100 90 40 2000 FS Same as In-Network Y 100 80 25 1000 FS MCON Split Max SVP Any Y 100 80 60 2000 FS Same as In-Network Y 100 50 50 1000 FS MCOO Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 50 1000 FS MCOP Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 80 80 50 1000 FS MCOQ Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 100 85 50 1000 FS MCOS Split Max SVP Any Y 100 60 2000 FS	MC0I	Split Max SVP	Any	Υ	100	90	50	2000	FS	Same as In-Network	Υ	100	80	25	1000	FS
MCON Split Max SVP Any Y 100 80 60 2000 FS Same as In-Network Y 100 50 50 1000 FS MCOO Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 50 1000 FS MCOP Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 80 80 50 1000 FS MCOQ Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 90 70 40 1000 FS MCOS Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 100 85 50 1000 FS MCOS Split Max SVP Any Y 100 90 60 2000	MC0L	Split Max SVP	Any	Υ	100	100	40	2000	FS	Same as In-Network	Υ	100	80	25	1000	FS
MCOO Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 50 1000 FS MCOP Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 80 80 50 1000 FS MCOQ Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 90 70 40 1000 FS MCOS Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 100 85 50 1000 FS MCOS Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 75 50 1000 FS	MC0M	Split Max SVP	Any	Υ	100	90	40	2000	FS	Same as In-Network	Υ	100	80	25	1000	FS
MCOO Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 100 50 50 1000 FS MCOP Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 80 80 50 1000 FS MCOQ Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 90 70 40 1000 FS MCOS Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 100 85 50 1000 FS MCOS Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 75 50 1000 FS	MC0N	•	•	Υ	100	80	60	2000		Same as In-Network	Υ	100			1000	
MCOP Split Max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 80 80 50 1000 FS MCOQ Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 90 70 40 1000 FS MCOS Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 100 85 50 1000 FS MCOS Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 75 50 1000 FS	MC0O	•	•	Υ	100	80	50	2000		Same as In-Network	Υ	100		50	1000	
MCOQ Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 90 70 40 1000 FS MCOR Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 100 85 50 1000 FS MCOS Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 75 50 1000 FS	MC0P	Split Max SVP	•	Υ	100	80	50	2000		Same as In-Network	Υ	80	80	50	1000	
MCOR Split Max SVP Any Y 100 100 60 2000 FS Same as In-Network Y 100 85 50 1000 FS MCOS Split Max SVP Any Y 100 90 60 2000 FS Same as In-Network Y 100 75 50 1000 FS	MC0Q	•	Any	Υ	100	100	60	2000		Same as In-Network	Υ	90	70	40	1000	
	MC0R	•	•	Υ	100	100	60	2000		Same as In-Network	Υ	100	85	50	1000	
MOOT CUID Ann. V 100 00 F0 2000 FC C 7 N. I V 00 T0 1000 FC	MC0S	Split Max SVP	Any	Υ	100	90	60	2000	FS	Same as In-Network	Υ	100	75	50	1000	FS
MCUT Split max SVP Any Y 100 80 50 2000 FS Same as In-Network Y 90 70 40 1000 FS	MC0T	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	Υ	90	70	40	1000	FS

Plan	Plan		Ded. Waived	<u>In</u>	-Network	<u>1</u>		UCR or		<u>O</u> Ded. Waived	ut-Of-Ne	etwork			UCR or
Type	Category	Deductible	For Prev.	C	oinsuranc		Maximum	Fee Sched	Deductible	For Preventive	C	oinsuranc	_	Maximum	Fee Sched
MQ01	Split Max SVP	Any	Y	100	100	. e 60	2000	FS FS	Same as In-Network	Y	100	80	5 0	1500	FS FS
MQ01 MQ02	Split Max SVP	Any	Ϋ́	100	90	60	2000	FS	Same as In-Network	Ϋ́	80	80	50	1500	FS
MQ02 MQ03	Split Max SVP	•	Y	100	90	50	2000	FS	Same as In-Network	Ϋ́	80	80	50	1500	FS
MQ03	•	Any	Y	100	100	50 50	2000	FS	Same as In-Network	Ϋ́	80	80	50	1500	FS
	Split Max SVP	Any	Y Y	90	90	60	2000	FS FS	Same as In-Network	Ϋ́	80 80	80	50 50	1500	FS
MQ05	Split Max SVP	Any	Ϋ́	90	90			FS FS		Ϋ́	80 80	80	40		FS
MQ06	Split Max SVP	Any	Y Y			50	2000		Same as In-Network	Ϋ́Υ				1500	
MQ07	Split Max SVP	Any	•	100	80	50	2000	FS	Same as In-Network		80	70	40	1500	FS
MQ08	Split Max SVP	Any	Y	80	80	50	2000	FS	Same as In-Network	Y	70 50	60	40	1500	FS
MQ10	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	50	40	25	1500	FS
MQ0A	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	100	50	25	1500	FS
MQ0B	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	100	80	0	1500	FS
MQ0D	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	Y	100	80	50	1500	FS
MQ0I	Split Max SVP	Any	Υ	100	90	50	2000	FS	Same as In-Network	Υ	100	80	25	1500	FS
MQ0L	Split Max SVP	Any	Υ	100	100	40	2000	FS	Same as In-Network	Υ	100	80	25	1500	FS
MQ0M	Split Max SVP	Any	Υ	100	90	40	2000	FS	Same as In-Network	Υ	100	80	25	1500	FS
MQ0N	Split Max SVP	Any	Υ	100	80	60	2000	FS	Same as In-Network	Υ	100	50	50	1500	FS
MQ00	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	Υ	100	50	50	1500	FS
MQ0P	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	Υ	80	80	50	1500	FS
MQ0Q	Split Max SVP	Any	Υ	100	100	60	2000	FS	Same as In-Network	Υ	90	70	40	1500	FS
MQ0R	Split Max SVP	Any	Υ	100	100	60	2000	FS	Same as In-Network	Υ	100	85	50	1500	FS
MQ0S	Split Max SVP	Any	Υ	100	90	60	2000	FS	Same as In-Network	Υ	100	75	50	1500	FS
MQ0T	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	Υ	90	70	40	1500	FS
MR01	Split Max SVP	Any	Υ	100	100	60	1250	FS	Same as In-Network	Υ	100	80	50	750	FS
MR02	Split Max SVP	Any	Υ	100	90	60	1250	FS	Same as In-Network	Υ	80	80	50	750	FS
MR03	Split Max SVP	Any	Υ	100	90	50	1250	FS	Same as In-Network	Υ	80	80	50	750	FS
MR04	Split Max SVP	Any	Y	100	100	50	1250	FS	Same as In-Network	Ϋ́	80	80	50	750	FS
MR05	Split Max SVP	Any	Y	90	90	60	1250	FS	Same as In-Network	Ϋ́	80	80	50	750	FS
MR06	Split Max SVP	Any	Y	90	90	50	1250	FS	Same as In-Network	Ϋ́	80	80	40	750	FS
MR07	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	Same as In-Network	Ϋ́	80	70	40	750	FS
MR08	Split Max SVP	Any	Ϋ́	80	80	50	1250	FS	Same as In-Network	Ϋ́	70	60	40	750 750	FS
MR10	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	Same as In-Network	Ϋ́	50	40	25	750 750	FS
MR0A	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	Same as In-Network	Ϋ́	100	50	25	750 750	FS
MR0B	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	Same as In-Network	Ϋ́	100	80	0	750 750	FS
MR0D	Split Max SVP	Any	Ϋ́	100	90	60	1250	FS	Same as In-Network	Ϋ́	100	80	50	750 750	FS
MROI	Split Max SVP	Any	Ϋ́	100	90	50	1250	FS	Same as In-Network	Ϋ́	100	80	25	750 750	FS
MROL	•	•	Ϋ́	100	100	40	1250	FS	Same as In-Network	Ϋ́	100	80	25	750 750	FS
	Split Max SVP	Any	Ϋ́		90		1250	FS		Y	100		25	750 750	FS
MROM	Split Max SVP	Any		100		40			Same as In-Network			80			
MR0N	Split Max SVP	Any	Y	100	80	60	1250	FS	Same as In-Network	Y	100	50 50	50	750	FS
MR00	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	Y	100	50	50	750 750	FS
MR0P	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	Y	80	80	50	750	FS
MR0Q	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	Y	90	70	40	750	FS
MR0R	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	Y	100	85	50	750	FS
MR0S	Split Max SVP	Any	Y	100	90	60	1250	FS	Same as In-Network	Y	100	75	50	750	FS
MR0T	Split Max SVP	Any	Υ	100	80	50	1250	FS	Same as In-Network	Υ	90	70	40	750	FS

				<u>In</u>	-Network	<u> </u>				_	ut-Of-N	<u>etwork</u>			
Plan	Plan		Ded. Waived	_	_			UCR or		Ded. Waived	_	_			UCR or
Type	Category	Deductible	For Prev.		oinsuran		Maximum	Fee Sched	Deductible	For Preventive		oinsurance		Maximum	Fee Sched
NE01	Split Max SVP	Any	Y	100	100	60	1500	FS	In-Network + \$50	N	100	80	50	1000	FS
NE02	Split Max SVP	Any	Υ	100	90	60	1500	FS	In-Network + \$50	N	80	80	50	1000	FS
NE03	Split Max SVP	Any	Υ	100	90	50	1500	FS	In-Network + \$50	N	80	80	50	1000	FS
NE04	Split Max SVP	Any	Υ	100	100	50	1500	FS	In-Network + \$50	N	80	80	50	1000	FS
NE05	Split Max SVP	Any	Υ	90	90	60	1500	FS	In-Network + \$50	N	80	80	50	1000	FS
NE06	Split Max SVP	Any	Υ	90	90	50	1500	FS	In-Network + \$50	N	80	80	40	1000	FS
NE07	Split Max SVP	Any	Υ	100	80	50	1500	FS	In-Network + \$50	N	80	70	40	1000	FS
NE08	Split Max SVP	Any	Υ	80	80	50	1500	FS	In-Network + \$50	N	70	60	40	1000	FS
NE10	Split Max SVP	Any	Υ	100	80	50	1500	FS	In-Network + \$50	N	50	40	25	1000	FS
NE0A	Split Max SVP	Any	Υ	100	80	50	1500	FS	In-Network + \$50	N	100	50	25	1000	FS
NE0B	Split Max SVP	Any	Υ	100	80	50	1500	FS	In-Network + \$50	N	100	80	0	1000	FS
NE0D	Split Max SVP	Any	Υ	100	90	60	1500	FS	In-Network + \$50	N	100	80	50	1000	FS
NE0I	Split Max SVP	Any	Υ	100	90	50	1500	FS	In-Network + \$50	N	100	80	25	1000	FS
NE0L	Split Max SVP	Any	Υ	100	100	40	1500	FS	In-Network + \$50	N	100	80	25	1000	FS
NE0M	Split Max SVP	Any	Υ	100	90	40	1500	FS	In-Network + \$50	N	100	80	25	1000	FS
NEON	Split Max SVP	Any	Υ	100	80	60	1500	FS	In-Network + \$50	N	100	50	50	1000	FS
NE0O	Split Max SVP	Any	Υ	100	80	50	1500	FS	In-Network + \$50	N	100	50	50	1000	FS
NE0P	Split Max SVP	Any	Υ	100	80	50	1500	FS	In-Network + \$50	N	80	80	50	1000	FS
NE0O	Split Max SVP	Any	Υ	100	100	60	1500	FS	In-Network + \$50	N	90	70	40	1000	FS
NEOR	Split Max SVP	Any	Ϋ́	100	100	60	1500	FS	In-Network + \$50	N	100	85	50	1000	FS
NE0S	Split Max SVP	Any	Ϋ́	100	90	60	1500	FS	In-Network + \$50	N	100	75	50	1000	FS
NE0T	Split Max SVP	Any	Ϋ́	100	80	50	1500	FS	In-Network + \$50	N	90	70	40	1000	FS
	Spire : Idix SVI	,	·	100		30	1500	. 5	211 110011101111 1 400		30	, 0		1000	
NF01	Split Max SVP	Any	Υ	100	100	60	2000	FS	In-Network + \$50	N	100	80	50	1000	FS
NF02	Split Max SVP	Any	Υ	100	90	60	2000	FS	In-Network + \$50	N	80	80	50	1000	FS
NF03	Split Max SVP	Any	Υ	100	90	50	2000	FS	In-Network + \$50	N	80	80	50	1000	FS
NF04	Split Max SVP	Any	Υ	100	100	50	2000	FS	In-Network + \$50	N	80	80	50	1000	FS
NF05	Split Max SVP	Any	Υ	90	90	60	2000	FS	In-Network + \$50	N	80	80	50	1000	FS
NF06	Split Max SVP	Any	Υ	90	90	50	2000	FS	In-Network + \$50	N	80	80	40	1000	FS
NF07	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	N	80	70	40	1000	FS
NF08	Split Max SVP	Any	Υ	80	80	50	2000	FS	In-Network + \$50	N	70	60	40	1000	FS
NF10	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	N	50	40	25	1000	FS
NF0A	Split Max SVP	Any	Ϋ́	100	80	50	2000	FS	In-Network + \$50	N	100	50	25	1000	FS
NF0B	Split Max SVP	Any	Ϋ́	100	80	50	2000	FS	In-Network + \$50	N	100	80	0	1000	FS
NF0D	Split Max SVP	Any	Ý	100	90	60	2000	FS	In-Network + \$50	N	100	80	50	1000	FS
NF0I	Split Max SVP	Any	Ý	100	90	50	2000	FS	In-Network + \$50	N	100	80	25	1000	FS
NF0L	Split Max SVP	Any	Ϋ́	100	100	40	2000	FS	In-Network + \$50	N	100	80	25	1000	FS
NFOM	Split Max SVP	Any	Ϋ́	100	90	40	2000	FS	In-Network + \$50	N	100	80	25	1000	FS
NFON	Split Max SVP	Any	Ϋ́	100	80	60	2000	FS	In-Network + \$50	N	100	50	50	1000	FS
NF0O	•	•	Ϋ́	100	80	50	2000	FS	In-Network + \$50	N	100	50	50	1000	FS
NF0P	Split Max SVP Split Max SVP	Any	Ϋ́	100	80 80	50 50	2000	FS FS	In-Network + \$50	N N	80	80	50 50	1000	FS FS
NF0P NF0O	•	Any	Ϋ́	100	100	60	2000	FS		N N	90	70	40	1000	FS FS
	Split Max SVP	Any	Ϋ́Υ	100	100		2000		In-Network + \$50	N N	90 100	70 85	4 0 50	1000	
NF0R	Split Max SVP	Any	Y Y	100	90	60 60	2000	FS FS	In-Network + \$50	N N	100	85 75	50 50	1000	FS FS
NF0S	Split Max SVP	Any	=						In-Network + \$50						
NF0T	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	N	90	70	40	1000	FS

Plan	Plan		Ded. Waived	<u>In</u>	-Network	<u>1</u>		UCR or		<u>O</u> Ded. Waived	ut-Of-Ne	twork			UCR or
		Doductible	For Prev.	C	oinsuranc		Maximum	Fee Sched	Deductible	For Preventive	C	oinsuranc		Maximum	Fee Sched
Type NG01	Category Split Max SVP	Deductible	ror Prev.	100	100	. e 60	2000		In-Network + \$50		100	80	. e 50	1500	FS FS
NG01 NG02	Split Max SVP	Any	Ϋ́	100	90	60	2000	FS FS	In-Network + \$50	N N	80	80	50 50	1500	FS FS
NG02 NG03	Split Max SVP	Any	Ϋ́	100	90	50 50	2000	FS FS	In-Network + \$50	N N	80	80	50 50	1500	FS FS
NG03	•	Any	Ϋ́	100	100	50 50	2000	FS FS		N N	80	80	50 50	1500	FS FS
NG04 NG05	Split Max SVP	Any	Ϋ́	90	90	60	2000	FS FS	In-Network + \$50	N N	80	80	50 50	1500	FS FS
	Split Max SVP	Any	Ϋ́	90	90	50 50			In-Network + \$50	N N	80	80			FS
NG06	Split Max SVP	Any	· · · · · · · · · · · · · · · · · · ·				2000	FS	In-Network + \$50				40	1500	
NG07	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + \$50	N	80	70	40	1500	FS
NG08	Split Max SVP	Any	Y	80	80	50	2000	FS	In-Network + \$50	N	70 50	60	40 25	1500	FS
NG10	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + \$50	N	50	40	25	1500	FS
NG0A	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + \$50	N	100	50	25	1500	FS
NG0B	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + \$50	N	100	80	0	1500	FS
NG0D	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + \$50	N	100	80	50	1500	FS
NG0I	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + \$50	N	100	80	25	1500	FS
NG0L	Split Max SVP	Any	Y	100	100	40	2000	FS	In-Network + \$50	N	100	80	25	1500	FS
NG0M	Split Max SVP	Any	Y	100	90	40	2000	FS	In-Network + \$50	N	100	80	25	1500	FS
NG0N	Split Max SVP	Any	Y	100	80	60	2000	FS	In-Network + \$50	N	100	50	50	1500	FS
NG0O	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + \$50	N	100	50	50	1500	FS
NG0P	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	N	80	80	50	1500	FS
NG0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + \$50	N	90	70	40	1500	FS
NG0R	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + \$50	N	100	85	50	1500	FS
NG0S	Split Max SVP	Any	Υ	100	90	60	2000	FS	In-Network + \$50	N	100	75	50	1500	FS
NG0T	Split Max SVP	Any	Υ	100	80	50	2000	FS	In-Network + \$50	N	90	70	40	1500	FS
NH01	Split Max SVP	Any	Υ	100	100	60	1250	FS	In-Network + \$50	N	100	80	50	750	FS
NH02	Split Max SVP	Any	Υ	100	90	60	1250	FS	In-Network + \$50	N	80	80	50	750	FS
NH03	Split Max SVP	Any	Υ	100	90	50	1250	FS	In-Network + \$50	N	80	80	50	750	FS
NH04	Split Max SVP	Any	Υ	100	100	50	1250	FS	In-Network + \$50	N	80	80	50	750	FS
NH05	Split Max SVP	Any	Υ	90	90	60	1250	FS	In-Network + \$50	N	80	80	50	750	FS
NH06	Split Max SVP	Any	Υ	90	90	50	1250	FS	In-Network + \$50	N	80	80	40	750	FS
NH07	Split Max SVP	Any	Υ	100	80	50	1250	FS	In-Network + \$50	N	80	70	40	750	FS
NH08	Split Max SVP	Any	Υ	80	80	50	1250	FS	In-Network + \$50	N	70	60	40	750	FS
NH10	Split Max SVP	Any	Υ	100	80	50	1250	FS	In-Network + \$50	N	50	40	25	750	FS
NH0A	Split Max SVP	Any	Υ	100	80	50	1250	FS	In-Network + \$50	N	100	50	25	750	FS
NH0B	Split Max SVP	Any	Υ	100	80	50	1250	FS	In-Network + \$50	N	100	80	0	750	FS
NH0D	Split Max SVP	Any	Υ	100	90	60	1250	FS	In-Network + \$50	N	100	80	50	750	FS
NH0I	Split Max SVP	Any	Υ	100	90	50	1250	FS	In-Network + \$50	N	100	80	25	750	FS
NH0L	Split Max SVP	Any	Y	100	100	40	1250	FS	In-Network + \$50	N	100	80	25	750	FS
NHOM	Split Max SVP	Any	Y	100	90	40	1250	FS	In-Network + \$50	N	100	80	25	750	FS
NHON	Split Max SVP	Any	Ϋ́	100	80	60	1250	FS	In-Network + \$50	N	100	50	50	750	FS
NH0O	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	In-Network + \$50	N	100	50	50	750	FS
NH0P	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	In-Network + \$50	N	80	80	50	750 750	FS
NH0Q	Split Max SVP	Any	Ϋ́	100	100	60	1250	FS	In-Network + \$50	N	90	70	40	750 750	FS
NH0R	Split Max SVP	Any	Ϋ́	100	100	60	1250	FS	In-Network + \$50	N	100	85	50	750 750	FS
NH0S	Split Max SVP	Any	Ϋ́	100	90	60	1250	FS	In-Network + \$50	N	100	75	50	750 750	FS
NH0T	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	In-Network + \$50	N	90	70	40	750 750	FS
141101	Spire Hax SVF	raily .	•	100	00	50	1230	1.5	111 14CC44OIK 1 \$30	14	20	, 0	10	, 50	1.5

Plan	Plan		Ded. Waived	<u>In</u>	-Network	<u>1</u>		UCR or		<u>O</u> Ded. Waived	ut-Of-Ne	etwork			UCR or
		Deductible	For Prev.	_	oinsuranc		Maximum	Fee Sched	Deductible	For Preventive	•	oinsurance		Maximum	Fee Sched
Type PE01	Category Split Max SVP	Any	Y	100	100	. e 60	1500	FS FS	Same as In-Network	N	100	80	: 50	1000	FS FS
PE02	Split Max SVP	Any	Ϋ́	100	90	60	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE03	Split Max SVP	Any	Ϋ́	100	90	50	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE04	Split Max SVP	Any	Y	100	100	50	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE05	Split Max SVP	,	Y	90	90	60	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE06	•	Any	Y	90	90	50	1500	FS	Same as In-Network	N	80	80	40	1000	FS
PE06 PE07	Split Max SVP	Any	Ϋ́	100	90 80	50 50	1500	FS FS	Same as In-Network	N N		70	40	1000	FS
PE07 PE08	Split Max SVP	Any	Ϋ́	80		50 50	1500	FS FS	Same as In-Network	N N	80 70	60		1000	FS
	Split Max SVP	Any	Ϋ́		80	50 50	1500	FS FS	Same as In-Network	N N		40	40 25	1000	FS
PE10	Split Max SVP	Any	Ϋ́Υ	100 100	80	50 50	1500	FS FS	Same as In-Network	N N	50	4 0 50	25 25	1000	FS FS
PE0A	Split Max SVP	Any	Ϋ́Υ		80						100				
PE0B	Split Max SVP	Any	Ϋ́Υ	100	80	50	1500	FS	Same as In-Network	N	100	80	0	1000	FS FS
PE0D	Split Max SVP	Any	•	100	90	60	1500	FS	Same as In-Network	N	100	80	50	1000	
PE0I	Split Max SVP	Any	Y Y	100	90	50	1500	FS	Same as In-Network	N	100	80	25	1000	FS
PE0L	Split Max SVP	Any	•	100	100	40	1500	FS	Same as In-Network	N	100	80	25	1000	FS
PE0M	Split Max SVP	Any	Y	100	90	40	1500	FS	Same as In-Network	N	100	80	25	1000	FS
PE0N	Split Max SVP	Any	Y	100	80	60	1500	FS	Same as In-Network	N	100	50	50	1000	FS
PE0O	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	100	50	50	1000	FS
PE0P	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE0Q	Split Max SVP	Any	Y	100	100	60	1500	FS	Same as In-Network	N	90	70	40	1000	FS
PE0R	Split Max SVP	Any	Y	100	100	60	1500	FS	Same as In-Network	N	100	85	50	1000	FS
PE0S	Split Max SVP	Any	Y	100	90	60	1500	FS	Same as In-Network	N	100	75	50	1000	FS
PE0T	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	90	70	40	1000	FS
PF01	Split Max SVP	Any	Υ	100	100	60	2000	FS	Same as In-Network	N	100	80	50	1000	FS
PF02	Split Max SVP	Any	Υ	100	90	60	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF03	Split Max SVP	Any	Υ	100	90	50	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF04	Split Max SVP	Any	Υ	100	100	50	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF05	Split Max SVP	Any	Υ	90	90	60	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF06	Split Max SVP	Any	Υ	90	90	50	2000	FS	Same as In-Network	N	80	80	40	1000	FS
PF07	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	N	80	70	40	1000	FS
PF08	Split Max SVP	Any	Υ	80	80	50	2000	FS	Same as In-Network	N	70	60	40	1000	FS
PF10	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	N	50	40	25	1000	FS
PF0A	Split Max SVP	Any	Ϋ́	100	80	50	2000	FS	Same as In-Network	N	100	50	25	1000	FS
PF0B	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	100	80	0	1000	FS
PF0D	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	N	100	80	50	1000	FS
PF0I	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	N	100	80	25	1000	FS
PF0L	Split Max SVP	Any	Y	100	100	40	2000	FS	Same as In-Network	N	100	80	25	1000	FS
PF0M	Split Max SVP	Any	Y	100	90	40	2000	FS	Same as In-Network	N	100	80	25	1000	FS
PF0N	Split Max SVP	Any	Ϋ́	100	80	60	2000	FS	Same as In-Network	N	100	50	50	1000	FS
PF0O	Split Max SVP	Any	Ϋ́	100	80	50	2000	FS	Same as In-Network	N	100	50	50	1000	FS
PF0P	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	N	90	70	40	1000	FS
PF0R	Split Max SVP	,	Y	100	100	60	2000	FS	Same as In-Network	N	100	85	50	1000	FS
PF0S	Split Max SVP	Any Any	Ϋ́	100	90	60	2000	FS FS	Same as In-Network	N N	100	65 75	50 50	1000	FS
PF0T	Split Max SVP	Any	Ϋ́	100	90 80	50 50	2000	FS	Same as In-Network	N	90	73 70	40	1000	FS
FFUI	Julic Max SVP	Ally	ı	100	60	50	2000	гэ	Same as In-Network	IN	90	70	40	1000	гэ

			· .	<u>In</u>	-Network	<u> </u>					ut-Of-Ne	etwork			
Plan	Plan		Ded. Waived	_				UCR or		Ded. Waived	_	_			UCR or
Туре	Category	Deductible	For Prev.		oinsuran		Maximum	Fee Sched	Deductible	For Preventive		oinsuranc		Maximum	Fee Sched
PG01	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	N	100	80	50	1500	FS
PG02	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG03	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG04	Split Max SVP	Any	Y	100	100	50	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG05	Split Max SVP	Any	Υ	90	90	60	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG06	Split Max SVP	Any	Υ	90	90	50	2000	FS	Same as In-Network	N	80	80	40	1500	FS
PG07	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	N	80	70	40	1500	FS
PG08	Split Max SVP	Any	Υ	80	80	50	2000	FS	Same as In-Network	N	70	60	40	1500	FS
PG10	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	N	50	40	25	1500	FS
PG0A	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	N	100	50	25	1500	FS
PG0B	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	N	100	80	0	1500	FS
PG0D	Split Max SVP	Any	Υ	100	90	60	2000	FS	Same as In-Network	N	100	80	50	1500	FS
PG0I	Split Max SVP	Any	Υ	100	90	50	2000	FS	Same as In-Network	N	100	80	25	1500	FS
PG0L	Split Max SVP	Any	Υ	100	100	40	2000	FS	Same as In-Network	N	100	80	25	1500	FS
PG0M	Split Max SVP	Any	Υ	100	90	40	2000	FS	Same as In-Network	N	100	80	25	1500	FS
PG0N	Split Max SVP	Any	Υ	100	80	60	2000	FS	Same as In-Network	N	100	50	50	1500	FS
PG0O	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	N	100	50	50	1500	FS
PG0P	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG0Q	Split Max SVP	Any	Υ	100	100	60	2000	FS	Same as In-Network	N	90	70	40	1500	FS
PG0R	Split Max SVP	Any	Υ	100	100	60	2000	FS	Same as In-Network	N	100	85	50	1500	FS
PG0S	Split Max SVP	Any	Υ	100	90	60	2000	FS	Same as In-Network	N	100	75	50	1500	FS
PG0T	Split Max SVP	Any	Υ	100	80	50	2000	FS	Same as In-Network	N	90	70	40	1500	FS
PH01	Split Max SVP	Any	Υ	100	100	60	1250	FS	Same as In-Network	N	100	80	50	750	FS
PH02	Split Max SVP	Any	Υ	100	90	60	1250	FS	Same as In-Network	N	80	80	50	750	FS
PH03	Split Max SVP	Any	Υ	100	90	50	1250	FS	Same as In-Network	N	80	80	50	750	FS
PH04	Split Max SVP	Any	Υ	100	100	50	1250	FS	Same as In-Network	N	80	80	50	750	FS
PH05	Split Max SVP	Any	Ϋ́	90	90	60	1250	FS	Same as In-Network	N	80	80	50	750	FS
PH06	Split Max SVP	Any	Ϋ́	90	90	50	1250	FS	Same as In-Network	N	80	80	40	750	FS
PH07	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	Same as In-Network	N	80	70	40	750	FS
PH08	Split Max SVP	Any	Ý	80	80	50	1250	FS	Same as In-Network	N	70	60	40	750	FS
PH10	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	Same as In-Network	N	50	40	25	750 750	FS
PH0A	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	Same as In-Network	N	100	50	25	750 750	FS
PH0B	Split Max SVP	Any	Ϋ́	100	80	50	1250	FS	Same as In-Network	N	100	80	0	750 750	FS
PH0D	Split Max SVP	Any	Ϋ́	100	90	60	1250	FS	Same as In-Network	N	100	80	50	750 750	FS
PHOI	Split Max SVP	,	Ϋ́	100	90	50	1250	FS	Same as In-Network	N	100	80	25	750 750	FS
PH0L	Split Max SVP	Any	Ϋ́	100	100	40	1250	FS FS	Same as In-Network	N N	100	80	25 25	750 750	FS FS
	•	Any	Ϋ́	100	90	40								750 750	FS FS
PH0M	Split Max SVP	Any	=				1250	FS	Same as In-Network	N	100	80	25		
PH0N	Split Max SVP	Any	Y	100	80	60	1250	FS	Same as In-Network	N	100	50 50	50	750 750	FS
PH00	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	N	100	50	50	750 750	FS
PH0P	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	N	80	80	50	750 750	FS
PH0Q	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	N	90	70	40	750	FS
PH0R	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	N	100	85	50	750 750	FS
PH0S	Split Max SVP	Any	Y	100	90	60	1250	FS	Same as In-Network	N	100	75	50	750	FS
PH0T	Split Max SVP	Any	Υ	100	80	50	1250	FS	Same as In-Network	N	90	70	40	750	FS

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Enhanced Value PLAN TYPES

				In-Network					Out-Of-Network		
Plan	Plan		Ded. Waived			UCR or		Ded. Waived			UCR or
Туре	Category	Deductible	For Prev.	Coinsurance	Maximum	Fee Sched	Deductible	For Preventive	Coinsurance	Maximum	Fee Sched
VU0Y	Flex Value Plan	Any	Υ	Any	Any	FS	In-Network + \$50	Υ	Same as In-network	Same as In-Network	FS
VV0Y	Flex Value Plan	Any	Υ	Any	Any	FS	In-Network + \$25	Υ	Same as In-network	Same as In-Network	FS
VW0Y	Flex Value Plan*	Any	Υ	Any	Any	FS	Same as In-Network	Υ	Same as In-network	Same as In-Network	FS
VX0Y	Flex Value Plan	Any	Υ	Any	Any	FS	In-Network + \$50	N	Same as In-network	Same as In-Network	FS
VY0Y	Flex Value Plan	Any	Υ	Any	Any	FS	In-Network + \$25	N	Same as In-network	Same as In-Network	FS
VZ0Y	Flex Value Plan	Any	Υ	Any	Any	FS	Same as In-Network	N	Same as In-network	Same as In-Network	FS
VB0U	Flex Value Plan	Any	Υ	Any	1500	FS	In-Network + \$50	Υ	Same as In-network	1000	FS
VC0U	Flex Value Plan	Any	Υ	Any	2000	FS	In-Network + \$50	Υ	Same as In-network	1000	FS
VQ0U	Flex Value Plan	Any	Υ	Any	2000	FS	In-Network + \$50	Υ	Same as In-network	1500	FS
VR0U	Flex Value Plan	Any	Υ	Any	1250	FS	In-Network + \$50	Y	Same as In-network	750	FS
VB0W	Flex Value Plan	Any	Υ	Any	1500	FS	Same as In-Network	Y	Same as In-network	1000	FS
VC0W	Flex Value Plan	Any	Υ	Any	2000	FS	Same as In-Network	Y	Same as In-network	1000	FS
VQ0W	Flex Value Plan	Any	Υ	Any	2000	FS	Same as In-Network	Υ	Same as In-network	1500	FS
VR0W	Flex Value Plan	Any	Υ	Any	1250	FS	Same as In-Network	Υ	Same as In-network	750	FS
VE0X	Flex Value Plan	Any	Υ	Any	1500	FS	In-Network + \$50	N	Same as In-network	1000	FS
VF0X	Flex Value Plan	Any	Υ	Any	2000	FS	In-Network + \$50	N	Same as In-network	1000	FS
VG0X	Flex Value Plan	Any	Υ	Any	2000	FS	In-Network + \$50	N	Same as In-network	1500	FS
VH0X	Flex Value Plan	Any	Υ	Any	1250	FS	In-Network + \$50	N	Same as In-network	750	FS
VE0Z	Flex Value Plan	Any	Υ	Any	1500	FS	Same as In-Network	N	Same as In-network	1000	FS
VF0Z	Flex Value Plan	Any	Υ	Any	2000	FS	Same as In-Network	N	Same as In-network	1000	FS
VG0Z	Flex Value Plan	Any	Υ	Any	2000	FS	Same as In-Network	N	Same as In-network	1500	FS
VH0Z	Flex Value Plan	Any	Υ	Any	1250	FS	Same as In-Network	N	Same as In-network	750	FS

^{*} Allows for options that have different INN and OON benefits (e.g. move endo to major for OON only)

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# 50 50	Mismi	0 738 0 731 0	0753 0727	27 0 749	0 0 755	0	0.727	725 0		1		0770	0 669	0 669 0		10	740 0 66			10	0.718	0 745	0 785 (0 629		0 753 0	757
502	Broward County / Palm Beach	0.751						0		_		0.782	0.708			0				, 0	0.743	0.766				0	9//
503	Tampa	0.747						0		_		0				0				0	0	0.763			0	0	772
504	Orlando	0.751	0.771 0.748		6 0.773			0		_		0				0				0		0.766			0	.768 0.	9//
505	Jacksonville	0.748						0		_		0				0				0		0.764					774
206	Daytona / Gainesville	0.760						0				0				0				O		0.777					789
521	Diversified Dental - Las Vegas	0.788					0.822	0.810 0.	.800 0.7	0.797 0.802	2 0.779	0.804	0.791	0.816 0	0.778 0.8	0.856 0.80	.808 0.802	2 0.810	0.805	0.830	0.799	0.822	0.836	0.756 0.	0.782 0.7	0.798 0.	0.827
522	Mastercare Dental - Reno	0.855						0 0		_		0 0				0 0				0 0		0.897					910
526	Dental Options Driving - Operan	0.000 0.000 0.00	0.027 0.798	010.0 /8	0.032	0.023		0				> <				0 0				, ,		0.00.0					929
527	Bental Network - Hawaii	0.767	0.233 0.735					0		_		0				0				, ,		0.796					805
528	Diversified Dental - Reno	0.848						0		_		0				0				, 0		0.893					968
549	Maine	0.783						0		_		0				0				O		0.815					828
550	North Dakota	0.834						0		_	0 0.846	0.888			0	0				0		0.865		0	3.0 758.		881
551	Nevada	0.763	0.783 0.761	61 0.774				0		_		0			0	0				0		0.793		O			797
553	Idaho						0.802	0		_	0	0.828			0	.846 0.80		1 0.745		0.832	0.788	0.813	0.849 (.748 0.	806 0.8	315 0.	824
554	Vermont	0.779					0.784	0	0		2 0.791	0.836	0.692		3.727 0.8	338 0.8	800 0.68	3 0.666	3 0.793	0.838	0.769	908.0	0.859	.710 0.	803 0.8	314 0.	822
222	New Hampshire	0.760					0.766	0.762 0.	780 0.7	.704 0.72	8 0.766	0.810	0.684	0.685 0	0.712 0.8	314 0.7	79 0.67	8 0.663	3 0.773	0.813	0.752	0.785	0.832	.699 0.	780 0.7	.0 06	266
556	Delaware	0.780 0.775 0.8	0.804 0.771	71 0.799	9 0.810	0.789	0.787	0.781 0.	794 0.7	-	5 0.780	0.818	0.717	0.722 C	735 0.	332 0.7	94 0.71	3 0.701	0.789	0.826	0.771	0.802	0.843	.720 0.	790 0.8	302 0.	814
557	Washington											0									į						
558	Oregon	0.795					0.813	0.807 0.	0 '	757 0.77	1 0.798	0 0	0.732	0.743 C).755 0.i	357 0.8	18 0.73	2 0.722	2 0.812	0.853	0.794	0.828	0.867	0.737 0.	808 0.8	323	840
229	North Carolina	0.755					0.761	0.758 0.	o (0 (0 (0.6/8	0.680)./0/ 	7.0 01.	/5 0.6/	2 0.65¢	0.768	0.808	0.747	0.787	0.829	.693 0.	//6 0./	8/8/	792
260	West Virginia	0.761					0.764	0.762 0.	0		0	0	0.708	_	722 0.4	311 0.7	73 0.70	0		0.800	0.751	0.778	_	0.709 0.	777 0.7	.82 0.	791
561	Mississippi	0.758					0.764	0.759 0.	777 0.7	.738 0.72	7 0.767	0.802	0.687	0.688 0	728 0.4	301 0.7	94 0.679	9 0.667		0 0	0.758	0.786	0.823	0.716 0.	779 0.7	.786 0.	791
295	Arkansas 6 : 6 :	0.7/1					0.780	0 0	0 (0 (0 (0.726	_	7.39 0.4	326 0.7	o (o (0.813	0.765	0.791		0 (0 (95	804
563	South Carolina	0.766					0.772	0 0	0 0		0.774	0 0			0	0 (0 0	0		0.821	0.757	0.792		0 0	788 0.7	0.798 0.	807
264	Knode Island	0.744					0.756	5 0	، د	27.0 817.1	0 (0 (0./0/ 0	0 (792 0.76	o (2697		0.785	0.742	0.76/	0.798	0 (<u> </u>	9//
565	Hawaii	0.744					0.760	0		_	0 '	0 '		_	0	0 '	0		_	0.789	0.744	0.771	_	0		o (780
566	Pittsburgh	0.731					0.739	0 0		_	0.726	0 0			0	770 0.77	0 0			0.758	0.728	0.746		0 0	737 0.7	744	753
267	Philadelphia	0.743					0.757	0 0		_	0 0	0 (_	0 (0 (0 0		_	0 0	_	0.766	_	، د	0 (o (4/4
268	Alabama	0.772					0.782	0 0		_	0 (0 (_	0 0	0 (0 0		_	0 0	_	0.801	_	0 0	٠ ر	o (803
269	Utah	0.773					0.775	0		_		0 '		_	0 1	819 0.78	0		_	0.809	0.764	0.789	_	0 '	0 '	.795 0.	800
570	lowa	0.762					0.770	0 0		_	4 0.769	0 (0 0	0 (0 0			0 0	_	0.788		0 0	_	0 0	802
1/9	Massachusetts	0.763				0.775	0.7/4	0 1				0 '			0 '	0 '	0 (0.810		0.788		، ت		٠ ا	66/
572	Oklahoma	0.755					0.772	0		_		0		-	0	.807 0.7	0		-	o ·	0.756	0.780	-	0		0.773 0.	788
573	Louisiana	0.760					0.764	0		_		0			0	0	0			0	0.759	0.788		_	_	0	793
574	New Mexico	0.788					0.808	0 (_		0 (_	0 (.848 0.87	0 0		_	0.842	0.789	0.820	_	_	_	0.812 0.	830
5/5	lexas	0.777					0.790	0 0				0 0			0 0	- ·	0 0			0 0		0.803				0 0	813
2/0	Kentucky	0.730					0.737	5 0				5 0			0	> 0	5 0			0		0.745				5 0	40,4
5//	Kansas	0.764	0.787 0.761	61 0.780	0 0.792	0.780		0 0			0.761	0 0			0 0	817 0.78	0 0			0.802		0.789				0.782 0.	/6/
970	Visconsii	0.779 0.777 0.	768 0.700					<i>-</i>				o c			o c	o c	<i>-</i>			o c		0.700				<i>-</i>	220
ο α ο α	Minnopota	0.757	0.783 0.761		7 0 708		0.74	<i>-</i>				0 0			0 0	0 0	<i>i</i>			0 0		200				<i>-</i>	2//
283	Colorado	0.763					0.799	<i>-</i>				0			0	844 0.80	<i>-</i>			0.01		0.790				0.7.90	822
280	origina angiona	0.751					0.751					, ,			, ,	, ,				•		0.266					180
583	Nebraska	0.747			3 0.774		0.761	0.749 0.	755 0.7	0.724 0.737	7 0.742	0.776	0.713	0.721 0	0.716 0.7	7.95 0.76	763 0.715	5 0.709	9 0.759	0.786	0.747	0.770	0.797	0.707 0.	0.754 0.7	0.765 0.	778
584	Connecticut	0.778					0.789	0		_		0			0	0	0			0		0.804		_	_	0	816
585	Ohio	0.756	0.780 0.753			3 0.763	0.759	0		_		0			0	0	0			0		0.772		_	_	0	784
586	Michigan	0.779					0.802	0		_		0			0	0	0			0		0.812		_	_	0	823
287	Arizona	0.776					0.801	Ó		_	3 0.769	0		_	0	.835 0.78	0		_	0	0.782	0.807	0.830	0	_	0	814
288	New Jersey	0.764					0.780	0		_		0			0	0	0			0.813	0.764	0.792		0	.773 0.7	0	802
589	Syracuse	0.752					0.752	0 0		_	_	0 (0 (0 (0 0			0 (0.741	0.768		_	771 0.7	77 0.	781
290	New York	0.754	0.787 0.750			0.765	0.763	0 0		_	10.757	5 0	0.686		0 0	.803 0.7	0 0	3 0.6/4		0.806	0 0	0.782	0.819		0.768 0.7	787 0.	793
000	Atlanta	0.720 0.720 0.	0.709 0.756	50 U.704	0.790		0.770	<i>-</i>				5 C			0 0	0 0	<i>-</i>	0 0		<i>-</i>	0	0.700		717	700 0.7	0 0	000
202	Machinaton DC	0.77					0.750	<i>-</i>	0 0		0.7.0	0.010	0.7.0		0 0	o	<i>-</i>			<i>-</i>	0 0	0.780			751 0.7	761	2 2
594	Wasimigton, DO Chicago	0.758					0.754	<i>-</i>	0	699 0 77	6 0.763	0.805	0.034		0	806 0.76	769 0.687	0.000	_	0.799	0.744	0.773	0.821	700 0	7.0 622	2 6	788
595	St. Louis	0.762					0.774	0	0		3 0.765	0.802	0.708		0	0	Ö	0	_	0.810	0.758	0.788	0.826	.710 0.	775 0.7	787 0.	262
296	Sacramento	0.778	0.806 0.774				0.797	0.787 0.	794 0.7	47 0.75	7777.0 6	0.817	0.726	0.736 0	741 0.8	336 0.80	00 0.72.	8 0.719	9 0.795	0.831	0.779	0.809	0.843 (.727 0.	789 0.8	302 0.	819
297	Northern California	908.0					0.823	0.816 0.	825 0.7	65 0.77	808.0 6.	0.852	0.741	0.750 6	.764 0.k	367 0.8.	29 0.74	1 0.731	0.823	0.864	0.805	0.838	0.878	0.748 0.	820 0.8	334 0.	820
298	San Diego		0.785 0.758	58 0.778		0.779	0.782	0.767 0.	7.0 697	42 0.75	1 0.752	0.790	0.728	0.739 G	729 0.	314 0.7	80 0.73	2 0.727	7 0.776	0.805	0.764	0.789	0.815	.720 0.	766 0.7	779 0.	797
288	Southern California	0.772			1 0.804		0.790).//8 .v	/83 0./	944 0.73	5 U./bo	0.808	0.727	0./35 L	7.36 0.	826 U./	92 0.72	9.727	2 U./8/	0.820	0.773	0.801	0.831	.726 u.	/:o -c -c -c -c -c -c -c -c -c -c -c -c -c	.0 .0	018

# Cdd	PPO # PPO Name	٧٦		23		V5 Y	74 9X				Ϋ́	×	, V	Š	Ä					-	¥									
501	Miami	0	١.			I_		0 9	3 0.696		0.661	0.684	0.709	0.752	0.656	0.650			1	652 0.t	642 0.7				24 0.768	0				
	Broward County / Palm Beach							0	_	0		0		0.765		_					0					0				
203	Tampa	0.727 0.729			0.726 0.7	0.743 0.7	0.749 0.736	0	_	0		0		0.754		_			_		0					0				
504	Orlando							0	_	0		0		0.757		_					0					0				
	Jacksonville							0	_	0		0		0.755		_					0					0				
	Daytona / Gainesville	0.733 0.732			0.729 0.751		757 0.740	0	_	0		0		0.762		_					0					0				
	Diversified Dental - Las Vegas							10 0.814	4 0.796	5 0.788	3 0.788	0.794	0.768	0.795	0.785	0.807	0.766 0	0.845 0.	0.798 0.	0.796 0.8	0.804 0.7	795 0.8	0.820 0.790	90 0.812	12 0.828	28 0.749	9 0.773	0.789	0.817	
522	Mastercare Dental - Reno Premier - Minnesota	0.03/ 0.030		0.074 0.0		0.000 0.0		0 0	_			0 0		0.07		_			_		<i>-</i>					0 0				
	Dental Ontions Pricing - Oragon	0.785 0.788			0.784 0.8		0.824 0.809	0		,		0		0.822		_										, ,				
	Rental Network - Hawaii							0		, 0		0		0.782							0					0				
528	Diversified Dental - Reno						0.875 0.885	0	_	O		0		0.854		_					0					0				
	Maine							0	_	U		0		0.802		_					0					0				
220	North Dakota							0	_	0		0		0.856		_			_		0					0				
	Nevada						0.781 0.782	0	_	٠ .		0		0.770		_			_	0	.776 0.7					0 '				
	Idaho							0	_	0 (0		0.808					_	0 (o 0					0 (
554 4 r r	vermont	0.760 0.755		0./8/ 0./	0.750 0.7		0.792 0.7	0.763 0.75	9 0.73	0.756	0.686	0.714	0.753	0.803	1,000	0.662	0.688	3000	75/ 0.	.662	646 0.4	3.0 197			72 0.8	20.08	0.7/4	0 0	0.797	
222	Delaware							0.756 0.78	0.72	0.751	0.001	0.700	0.737	0.700	0.000	0.000	0.000	2007	765 0.	200.	583 0.7	760 0.7			74 0.00	00.00	007.0	0.700	0.770	
	Washington							5	5	2	5	5		0.700	0.00	5		200	5	5	3	200			0.0	5	3	>		
	Oregon	0.778 0.778		0.808 0.7	0.774 0.8	0.802 0.8	0.814 0.795	C	С	_	0.735	0.751	0.771	0.817	0.718	0.720	0.726.0	.829	795 0	717 0.3	7.08 0.7				3 0.84	17 0.72	0.788	С	0.818	
	North Carolina							0	0		0.669	0.694	0.725	0.771	0.656	0.648	0.667 0	770 0	740 0	649 0.6	534 0.7				15 0.79	97 0.66	7 0.745	0	0.762	
290	West Virginia							0	0	_	0.688	0.714	0.728	0.763	0.685	0.681	0.886.0	0 177.	739 0.	680 0.4	671 0.7			_	13 0.78	36 0.68	3 0.744	0	0.757	
561	Mississippi							0	0	_	0	0		0.760	0.661	0.655 (0.684 0	0.757 0	.752 0.	652 0.4	642 0.7				45 0.78	35 0.68	5 0.740	0	0.752	
295	Arkansas	0.744 0.743		0.769 0.7	0.740 0.7	0.763 0.771	771 0.755	0	0	_	0	0		0.773	0.703	0.701	J. 703 G	0 887.0	.753 0.	.0 869	692 0.7			_	0	0	_	0	0.771	
	South Carolina	0.730 0.726		0.756 0.7	0.721 0.751	751 0.761		0	0	_	99.0	0		0.768	0.656	0.648 (ე. 999. C		0.739 0.0	.648 0.0	633 0.7			_	43 0.795	0	_	0	0.760	
564	Rhode Island	0.722 0.723		0.745 0.7		0.740 0.7		0	0	_	0	0		0.750	0.684	0.684 (J. 680 G		_	.684 0.0	676 0.7			_	0	0	_			
565	Hawaii	0.727 0.729		0.752 0.7	0.726 0.7	0.746 0.7	0.756 0.742	0	0	_	0	0		0.758	0.685	0.686	J.682 C		_	0	679 0.7			_	0	0	_			
	Pittsburgh				0.715 0.728			0	O	_	0	0.710		0.735	0.695	0.697	ე.686 С		_	0	0				28 0.754	0	_			
	Philadelphia	0.729 0.730		0.752 0.7	0.727 0.7	0.746 0.7		0	0	_	0	0		0.756	769.0	0.698	J. 691 C		_	0	0			_		0	_			
	Alabama					0.763 0.771	771 0.755	0	55 0.735	_	0.737	0	0.741	0.774	0.695	0.694	0.714 0		_	0	.684 0.7					0	_			
269	Utah							0	0	_	0	0	0.753	0.792	0.709	0.706 (0.711 0		_	0	0					O	_			
	lowa							0	0	_		0	0.727	0.771		0.661 (0.674 C		_	0	0					Ó	_			
571	Massachusetts							0	_	_		0	0.741	0.783		0.692	0.698		_	0	0					0	_		_	
	Oklahoma							0	_	_		0	0.723	0.756		0.712	0.700 C		_	0	0			_		o	_		_	
573	Louisiana							0		٠.		0	0.724	0.763		0.653	0.685		_	0 '	0			-		0	_			
574	New Mexico						0.800 0.784	0		_		0	0.757	0.799		0.723	0.720		_	0	0			-		0	_			
575	Texas							0 0	_	٠,		0 0	0.749	0.788		0.714 (0.713 (0 0	0 (0 0	_		_	
2/6	Kentucky							> 0		_ (5 0	0.701	0.732		0.682	0.6/5		•	> 0	0 0					5 0				
7/6	Kansas Wisconsin	0.750 0.748		7.0 1//.0	0.745 0.764		0.774 0.753	> <				o c	0.738	0.773		0.724	7 217.0		_	5 0	0					<i>-</i>				
976	Tennessee							0 0		,		<i>-</i>	717	0.747		0.004	0.059.0				0 0					<i>-</i>				
28.0	Minnesota							0		,		<i>-</i>	0.744	787		0.000	0.007.0		_	0 0	0 0					<i>-</i>				
581	Colorado							0		,		0	0.773	0.808		0.736	0.736 0			, ,	0					0				
582	Indiana							0		_		0	0.721	0.759		0.665	0.674 0		_	0	0					0	_			
583	Nebraska							0		_		0	0.717	0.752		0.701	J. 691 G		_	0	0					0	_			
584	Connecticut				0.759 0.784			0		_		0	0.756	0.799		0.704 (0.711 6		_	0	0			_		0	_			
	Ohio							40 0.737	_	_	0.690	0.714	0.728	0.764		0.684	J. 688 C		0.740 0.	0	.675 0.7				44 0.785	35 0.686	_	0.751	0.757	
586	Michigan							0		_		0	0.755	0.794		0.726 (0.720 C		_	0	0					O	_			
287	Arizona							0	_	_	_	0.760	0.751	0.787		0.753 (0.732 (_	0	0					O	_		_	
288	New Jersey					_		0		_	0.714	0.727	0.737	0.782		0.703	0.701		_	0	.695 0.7			-		0	_			
289	Syracuse							0		_		0.704	0.726	0.766		0.667	0.678		_	0	0			-		o	_			
290	New York							0 0	_	٠,	0 0	0.704	0.728	0.780	0.674	0.669	0.681 C			.670 0.	661 0.7				61 0.80	o o	_		_	
180	Alchmond	0.734 0.732		0.725 0.7	0.728 0.754			0 0		_	0.686	0.708	0.779	0.768	0.676	0.600	0.6/9.0		_	.0 1 /0.	659 0.7				90.790	o			0.704	
260	Mosting DO							0		_	0	0 70 0	2 4	201.0	0.000	660.0	201.0		•	.007	270				0 0	<i>.</i>			0.70	
	Washington, DC							<i>-</i>		_	0.009	0.703	0.714	0.700	0.002	0.000	0.000.0		•	0000	20 270					0.00	0.750		0.703	
	Officago St Pouis							0.750 0.739	0.726	0.746	0.697	0.707	0.730	0.769	0.688	0.663	0 689 0	781	_	0.000	676 0.7	744 0.7	0.776 0.728	28 0.755	35 0.79	00.00	0.739	0.756	0.700	
296	Sacramento							0	_	, –	0.728	0.742	0.753	0.797	0.713	0.716	7.15 0	812 0	780	715 0.3	707 0.7			_	37 0.82	0.00	3 0 771	_	0.800	
597	Northern California					_		0.810 0.81	1 0.78	3 0.804	0.748	0.764	0.787	0.836	0.730	0.732 (0.740 0	1.846	812 0.	731 0.	720 0.8	306 0.8	345 0.78	88 0.82	20 0.86	55 0.73	0.806	0.818	0.835	
298	San Diego							67 0.77	0.74	1 0.751	0.728	0.738	0.735	0.775	0.718	0.724 (0.710 6	0 962.0	.764 0.	722 0.	718 0.7	761 0.7	7.0 88	749 0.77	73 0.80	0.70	9 0.753	0.764	0.783	
299	Southern California				0.761 0.783			0.779 0.78	11 0.75	5 0.766	0.731	0.743	0.750	0.795	0.718	0.721 (J.717 C	0 608.0	.779 0.	720 0.	714 0.7	774 0.8	306 0.7	32.0 09.	37 0.82	22 0.71	0.770	0.782	0.798	

XT	0.759 0.732 0.736 0.736 0.739 0.739 0.783 0.783
XS	0.746 0.721 0.744 0.726 0.727 0.766 0.806 0.752 0.752
ARA 0.0715 0.0716 0.0717	0.737 0.713 0.718 0.742 0.717 0.755 0.795 0.795
AG	0.673 0.653 0.668 0.668 0.670 0.663 0.727 0.699 0.727
APA 0.753 0.754 0.755 0.757	0.790 0.763 0.785 0.785 0.785 0.788 0.811 0.814
XO 0.0707 0.0707 0.0718 0.0718 0.0719 0.0719 0.0719 0.0728 0.0728 0.0739 0.	0.743 0.715 0.724 0.729 0.728 0.768 0.805 0.768
XN 0.01684 0.0702 0.0703 0	0.715 0.691 0.716 0.702 0.700 0.742 0.742 0.774 0.736
XM 0.0727 0.0736 0.0736 0.0736 0.0737 0.0817 0.0917 0.0917 0.0727 0.0738 0.0737 0.0738 0.0747 0.0777 0.0778 0.	0.766 0.737 0.762 0.741 0.753 0.748 0.788 0.829 0.724
XL 0.02699 0.0710 0.0710 0.0711 0.0711 0.0711 0.0712 0.0712 0.0713 0.0713 0.0713 0.0714 0.0714 0.0714 0.0714 0.0714 0.0717	0.731 0.706 0.731 0.722 0.714 0.756 0.792 0.756
XX 0.6830 0.6830 0.6732 0.0673 0.0682 0.0762 0.0682 0.0682 0.0682 0.0683	0.649 0.636 0.671 0.660 0.641 0.655 0.694 0.711 0.709
XX 0.0640 0.0684 0.0678 0.0684 0.0767 0.0768 0.0688 0.0686	0.658 0.647 0.679 0.668 0.654 0.702 0.702 0.721 0.713
XII 0.704 0.718 0.728	0.736 0.711 0.735 0.727 0.719 0.761 0.761 0.761 0.768
XH 0.729 0.0746 0.0747 0.0748	0.759 0.737 0.765 0.742 0.747 0.790 0.828 0.780
XG 0.6782 0.6782 0.6782 0.7791 0.7791 0.6793 0.6793 0.6793 0.6793 0.6893 0.6993	0.658 0.643 0.673 0.658 0.658 0.656 0.692 0.718 0.693
XF 0.683 0.674 0.673 0.673 0.673 0.673 0.673 0.673 0.673 0.673 0.674	0.651 0.642 0.676 0.663 0.660 0.698 0.715 0.710
X K K K K K K K K K K K K K K K K K K K	0.662 0.653 0.682 0.670 0.667 0.701 0.701 0.703
AD A D A D A D A D A D A D A D A D A D	0.764 0.733 0.738 0.763 0.780 0.780 0.780 0.780 0.780
XC 0.0593 0.0593 0.0593 0.0758 0.0758 0.0759 0.0776 0.0776 0.0777 0.0777 0.0777 0.0777 0.0777 0.0777 0.0777 0.0778	0.708 0.690 0.714 0.697 0.732 0.770 0.770 0.737
XB 0.0059 0.	0.689 0.680 0.707 0.690 0.692 0.726 0.726 0.751
XA 0.06846 0.0789 0.078	0.674 0.685 0.686 0.673 0.671 0.711 0.733 0.715
X0 00.001	0.720 0.702 0.728 0.722 0.710 0.748 0.785 0.734
X9 0.001 0.002 0.003	0.696 0.675 0.705 0.686 0.688 0.728 0.720 0.760 0.723
X88 0.0709 0.0709 0.0711 0.0801 0.0701 0.0701 0.0702 0.0703	0.736 0.715 0.741 0.722 0.724 0.768 0.801 0.760 0.760
X7 00.0000 00.0000 00.0000 00.0000 00.0000 00.00	0.737 0.716 0.741 0.721 0.724 0.766 0.800 0.757 0.757
X6 0.725 0.736 0.737	0.758 0.733 0.757 0.752 0.739 0.782 0.822 0.782 0.787
x6 x6 x6 x6 x6 x6 x6 x6 x6 x6 x6 x6 x6 x	0.749 0.725 0.729 0.729 0.730 0.770 0.810 0.776
X4 0.0701 0.0701 0.0701 0.0702 0.0708	0.725 0.700 0.725 0.710 0.724 0.747 0.783 0.737
	0.754 0.730 0.734 0.752 0.736 0.777 0.817 0.783
X2 0.0704 0.0704 0.0715 0.0717 0.0707 0.0708	0.729 0.704 0.728 0.713 0.710 0.750 0.750 0.750
X1 0.707 0.707 0.707 0.707 0.708	0.728 0.703 0.725 0.710 0.730 0.736 0.784 0.784
PPO Name Mami Broward County / Palm Beach Tampa Olando Olando Olando Olacksonville Daytona / Gainesville Marsitied Dental - Reno Manigon Olental Options Pricing - Oregon North Dakota New Hampshire Delaware Massispip Arkansas South Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Morth Carolina Massachusetts Oldahoma Luuisiana Marsasachusetts Colorado Indiana Morthigan Arizona Morthigan Arizona Morthigan Morthigan Morthigan Morthigan Morthigan Morthigan Morthigan Morthigan	New York Richmond Alfalma Washington, DC Chicago St. Louis Sacramento Northern California San Diego
PPO # PPO Name 501 Mami 502 Mami 503 Tampa 504 Orlando 505 Jacksonville 506 Daytona / Gain 521 Diversified Den 522 Mastercare Den 523 Marier - Minner 524 Marie 526 Dental Options 527 Rental Network 528 New Hampshiri 529 North Dakota 520 North Carolina 521 Newada 523 New Hampshiri 525 New Hampshiri 526 Oregon 526 Arkansas 527 Washington 526 Arkansas 527 Washington 528 Orner 529 Ordeon 520 Ordeon 520 Ordeon 531 Ordeon 532 Ordeon 533 Ordeo 534 Ordeon 534 Alabama 537 New Mexico 537 Coldahoma 537 Coldahoma 537 Coldahoma 537 Coldahoma 537 Coldahoma 537 Coldahoma 538 Ordeon 539 Utah 537 Coldahoma 537 Coldahoma 537 Coldahoma 538 Ordeon 537 Coldahoma 538 Ordeon 539 Ordeon 539 Ordeon 530 Ordeon 530 Ordeon 531 Colorado 532 Ordeon 533 Ordeon 533 Ordeon 534 Connecticut 535 Ordeon	New York Richmond Atlanta Washington, Chicago St. Louis Sacramento Northern Ca San Diego
PPO ## PP	590 591 592 593 595 596 598 598

														;							;							,	,
PPO	PPO # PPO Name	W1 W2	W3	W4	W5	W6	W7	W8	W9	W0	WA	WB	WC W	W QV	WE WF	F WG	WH	IM I	M)	WK	WL	WW	WN	OW	WP	MO O	WR W	WS V	-
202	Broward County / Palm Beach							0.758	0.770			_		0 0					<i>.</i>	0.000	0.77	0.806	0.7.00					9 0	- 90
502								0.7.00	707.0			_					, ,		<i>-</i>	71.0	0.777	0000	0.760					9 8	2 2
504								0.773	797			_							<i>-</i>	27.0	0.780	0000	0.770					<i>-</i>	2 0
202				0.760			0.773	0.770	0.796					0 0					<i>-</i>	0.713	027.0	0.000	0.770			_		<i>-</i>	262
506								0.787	0.822			_	_	0 0			, ,	_		0.715	0 799	0.834	0 7 89	_		_		· -	5 5
521								0.829	0.834			_		0				_	-	0.815	0.816	0.843	0.813	_		_		o	337
522				0.863				906.0	0.953			_	_							0.802	0.908	0.958	0.898	_		_		c	68
524								0.837	0.858			_	_	0			0	_	0	0.788	0.835	0.867	0.828	_	_	_		0	357
526								0.844	0.879			_		0		_	0		0	0.763	0.848	0.889	0.839	_		_		0	374
527		0.791 0.781					0.801	0.802	0.822			_	_	0			0		0	0.721	0.807	0.844	0.799	_		_		0	330
528								0.903	0.921			_		0			0		0	0.913	0.876	0.907	0.876	_		_		0	903
549								0.823	0.863			_	_						0	0.717	0.834	0.878	0.823	_		_		c	380
550							0.875	0.872	0.922	0.909			_	0.923 0.7			0		0	0.751	0.887	0.936	0.874	_		_		0	916
55.								0800	0.801			_		_		_	_		-	0 785	0 787	0.812	0.785	_		_		0	307
553								0.817	0.846			_	_	0		_			-	0.755	0.824	0.856	0.815	_		_		0	345
554								0.810	0.865			_	_						-	0.684	0.832	0.881	0.817	_		_		c	329
555								0.787	0.832			_	806 0.8	341 0.6		_	0	Ī.	0.694	0.678	0.805	0.849	0.792	_		_	306 0.8	21 0	330
556	Delaware	0.808 0.793	3 0.824	0.789	9 0.818	3 0.831	0.812	0.809	0.846	0.835 (_	818 0.8	350 0.7	732 0.7		0	1 0.827	0.728	0.717	0.821	0.862	0.810	0.845		_	317 0.8	334 0.	345
557													3.0	353															
558		0.824 0.810	0 0.842	0.805	5 0.836	0.852	0.833	0.833	0.872	0.854 (_	835 0.8	369 0.7			0		0	0.736	0.843	0.886	0.832	0.869		_	332 0.8	352 0.	368
559								0.788	0.835	0.825		_	809 0.8	344 0.6	_		0	_	0	0.675	0.807	0.852	0.793	0.831		_	308 0.8	324 0	332
560								0.789	0.826	0.818		_	805 0.8	335 0.7	_		0	_	0	0.711	0.802	0.838	0.791	0.821		_	307 0.8	319	324
561				0.771			0.787	0.785	0.825	0.817		0.831	805 0.8	335 0.7	708 0.78	87 0.782	0	9 0.827	0.699	0.687	0.808	0.847	0.797	0.830	845	_	306 0.8	317 0.	
562								0.804	0.841	0.832		_		0					0	0.730	0.814	0.850	0.804	0.834		_	316 0.8	28 0	336
1 6 6 3								8080	0.857	978 0		_					, ,		•	0000	0.827	0.000	2000	0.853				772	22
200				0.756			2.0.0	0.000	707.0	787		_		<i>•</i>					0	2000	0.027	20.0	277						3 8
1 4								0.7.0	207.0	707.0		•		<i>i</i> c					0	200	0.00	200	1 7 7	200.0				9 9	2 6
000								1	0.790	707.0		•		5 0			-		0 0	1 0	707.0	0.0	1 7	0.004				9 9	3 6
200								0.752	0.765	0.758		•		5 (0 (0 (217.0	0.755	0.778	0.749	0.769		_	_	95.0	2 :
267								0.771	0.787	0.777		_		0	_		0	_	0	0.712	0.775	0.805	0.768	0.793 C		_	_	.81	794
268	-							0.797	0.827	0.817 (_		0	_		0	_	0	0.720	0.815	0.848	908.0	0.834 C		_	_	318 0.	326
269								0.790	0.820	0.814 (_		0	_		0	_	0	0.720	0.803	0.835	0.792	0.820 C	_	_	_	317 0.	323
220	_							0.799	0.842	0.832 (_		0			0		0	0.691	0.815	0.859	0.802	0.839		_	_	331 0.	340
571								0.791	0.822	0.812 (_		0	-		0	-	0	0.706	0.802	0.839	0.792	0.824 C	_	_	_	313 0.	324
572	_							0.791	0.810	0.798 (_		0.810 0.7	-		0	-	0	0.736	0.793	0.824	0.786	0.813 0		_	_	0.798 0.	313
573								0.786	0.827	0.819 (_		0			0		0	0.687	0.811	0.850	0.799	0.832 C		_	_	320 0.	324
574	New Mexico							0.829	0.861	0.844 (_		0	-		0	-	0	0.745	0.835	0.876	0.826	0.861		_	_	342 0.	360
575								0.809	0.839	0.827 (_		0			0		0	0.735	0.817	0.854	0.808	0.839		_	_	327 0.	340
929	Kentucky						0.756	0.754	0.773	0.766 (_		0	-		0	-	0	0.704	0.760	0.786	0.753	0.775 0		_	_	70 0.	11
217	Kansas							0.796	0.815	0.803		_		0			0		0	0.739	0.798	0.830	0.791	0.818		_	_	303 0.	319
278	_							0.792	0.832	0.824 (_		0			0		0	0.706	0.807	0.845	0.795	0.827		_	_	326 0.	330
579	Tennessee							0.771	0.805	0.798 (_		0			0		0	0.695	0.784	0.818	0.773	0.802 C		_	_	300	305
280	Minnesota							0.794	0.827	0.815 (_		0			0		0	0.709	0.804	0.842	0.794	0.826 0		_	_	315 0.	327
581	Colorado							0.814	0.845	0.836		_		0			0		0	0.750	0.823	0.856	0.814	0.842 C		_	_	336 0.	4 4
285								0.774	0.812	0.805		_		0	_		0	_	0	0.691	0.789	0.826	0.778	0.808	_	_	_	308 0.	=======================================
583								0.779	0.795	0.785 (_		0	_		0	_	0	0.721	0.783	0.812	0.776	0.801 C	_	_	_	.0	201
284							0.809	0.807	0.842	0.830		_		0	_		0	_	0	0.719	0.818	0.858	0.808	0.841	_	_	_	330 0.	342
585	-							0.780	0.813	0.806		_		0	_		0	_	0	0.707	0.792	0.826	0.782	0.810 C		_	_	308 0.	313
586								0.820	0.851	0.832 (_		0	_		0	_	0	0.740	0.823	0.863	0.815	0.849 C	_	_	_	329 0.	348
287	Arizona							0.814	0.828	0.810 (_		0			0		0	0.766	0.811	0.842	0.805	0.832 C		_	_	311 0.	332
588								0.798	0.822	0.807		_		0			0		0	0.719	0.804	0.841	0.795	0.827 0		_	_	310 0.	326
289						0.800	0.778	0.773	0.810	0.804 (_		0	_		0	_	0	0.690	0.788	0.824	0.777	0.807		_	_	307 0.	310
290	New York							0.783	0.815	0.801		_		0	-		0	-	0	0.688	0.796	0.837	0.786	0.821	_	_	_	307 0.	320
591	Richmond							0.796	0.834	0.823 (_		0	_		0	_	0	0.698	0.809	0.850	0.798	0.832 C		_	_	323 0.	333
292			7 0.816				0.805	0.803	0.837	0.825 (_		0	-		0	-	0	0.720	0.813	0.852	0.803	0.836	_	_	_	324 0.	337
593	Washington, DC	0.763 0.754	4 0.777	0.750	0.772	0.782		0.767	0.787	0.778 (_		0	_		0	_	0	969.0	0.774	0.807	992.0	0.794 0	_	_	770 0.7	783 0.	794
594	Chicago	0.792 0.774	4 0.801	0.769	9 0.797	0.805		0.774	0.815	0.810		_		0	_		0	_	0	0.683	0.793	0.831	0.780	0.812 C	_	_	303 0.8	313 0.	315
595		0.795 0.782	2 0.811		7 0.805	5 0.817		0.798	0.831	0.820		_	803 0.8	335 0.7	_		0	6 0.813	3 0.723	0.712	0.808	0.846	0.798	0.831	_	_	303 0.8	319 0.	331
596	Sacramento	0.802 0.791	1 0.821	0.787	7 0.814	0.829	0.813	0.815	0.844	0.827 (_	808 0.8	342 0.7	738 0.7		0	8 0.827	7 0.740	0.731	0.821	0.860	0.812	0.845 C	_	_	310 0.8	327 0.	44
265								0.840	0.877	0.860	0.800	_	0.840 0.8	377 0.7	752 0.788		3 0.900	0 0.856	0.753	0.742	0.850	0.893	0.839	0.876		0.766 0.8	0.840 0.8	359 0.	375
598	San Diego	0.777	1 0.796	0.768	3 0.789	0.802	0.792	0.795	0.809	0.794 ().767 C	.769 0	776 0.8	309 0.7	737 0.7	55 0.76	4 0.83	8 0.800	0.741	0.737	0.796	0.827	0.789	0.816 C	.827 0.	_	782 0.7	.98 0.	316
299		_			3 0.802			0.804	0.825	0.809	0.777.	.773 0.	791 0.8	327 0.7	736 0.7	55 0.77	4 0.85	1 0.813	3 0.738	0.731	0.808	0.843	0.800	0.830	.843 0.	_	3.0 96	313 0.	330

# Odd	PPO # PPO Name	۷۱ ۷2					6 77						S/															۸S	7	
501	Miami	0.750 0.735		1		54 0.760	0	1	0	0		ľ	0.751	1		1	Ī.	0	0		1		0	l		1	0	0.768	0.771	
502	Broward County / Palm Beach								0	0	_	_	0.764			_		0	0				0				0	0.780	0.786	
503	Tampa								0	0		_	0.761			_	Ξ.	٠ .	0				0				0	0.776	0.783	
504	Orlando								5 0	5 0	_	•	0.764				_	_ (0 0				0		_		0 0	0.7/9	0.786	
202		0.759 0.751	2//0 1	72 0.748	48 0.767	6/ 0.//5	75 0.761		5 0	0 0			0.763					_ (0 0				0 0				0 0	0.78	0.785	
200	Discreption Dental - Les Veses								0	<i>•</i>		•	0.70					, ,	0 0				0 0				0 0	0.0	0.00	
522	Mastercare Dental - Reno								0	0		_	0.892					, ,	0				0				0	0.905	0.927	
524	Premier - Minnesota	0.806 0.801					34 0.828		0	0		_	0.814						0				0		_		0	0.828	0.848	
526	Dental Options Pricing - Oregon							33 0.835	5 0.870	0.847	0.804	0.803	0.826	0.856	0.759 (0.801 0	0.811 0.	3.0 068.0	.843 0.7	.760 0.756	56 0.837	37 0.877	77 0.832	32 0.867	67 0.876	6 0.761	0.823	0.843	0.863	
527	Rental Network - Hawaii								0 (0	_		0.778			_		0 (0				0				0	0.803	0.818	
528	Diversified Dental - Reno								0 (0 0			0.859				Ξ.	<u> </u>	0				0				0 0	0.861	0.900	
949	Maine	0.803 0.786	6 0.818	18 0.781	81 0.812	12 0.827	27 0.809		0 0	0 0	_	_	0.810						0 0				0 0				0 0	0.830	0.845	
55.1	Nevada Nevada								0	<i>-</i>		_	0.075					, ,	0				0				0	0.000	0.900	
553	Idaho								0	0			0.812			_	_	, 0	0				0				0	0.827	0.835	
554	Vermont							9 0.79	6 0.850	0		_	0.817				0	866 0.8	0	0	.673 0.81		61 0.80	05 0.84	45 0.86	4 0.725	0	0.834	0.842	
222	New Hampshire							79 0.77.	6 0.82	0		_	0.791	0.827		_	0.759 0.	839 0.	0	384 0.6	92.0 69		34 0.78	84 0.81	19 0.83	6 0.712	0.793	0.809	0.817	
556	Delaware	0.793 0.778	8 0.807	07 0.774	74 0.802	02 0.814	14 0.798	98 0.79	6 0.83	3 0.817		_	0.800	0.833	0.721	_	0.777.0	853 0.4	811 0.7	717 0.7	06 0.80	05 0.8	44 0.75	98 0.83	32 0.84	6 0.731	0.801	0.818	0.829	
557	Washington							9	0	3	1		0	0.844		•	0	0	•	•		6	9	•	•		0	9	0	
220	Oregon North Camina	0.779 0.759	0.030	91 0.754	54 0.023	23 U.030	30 0.022 98 0.775	75 0.02	0.000	0.04	0.793			0.000		_	756 0	836 0.	<i>-</i>	0 0	662 0.25	0.0	31 0.02	<i>-</i>	16 0.07		0.020	0.040	0.000	
260	West Virginia							77.0 7.	2000	200.00	0.743			0.020		_	760 0	234	<i>-</i>	0		20.0	10 077	<i>-</i>	· -		0.70	0.00	0.00	
561	Mississippi							76 0.77	4 0.814	1 0.802	0.769			0.819			0.772 0.	825 0.8	Ö	0		95 0.8;	32 0.78	0	0		0	0.804	0.808	
562	Arkansas	_						11 0.78	8 0.825	0				0.823		_	0.776 0.	846 0.8	0	0		96 0.8	30 0.79	0			0	0.810	0.818	
563	South Carolina							39 0.78	5 0.83	0	_			0.838		_	0.769 0.	850 0.8	0			02 0.8	46 0.79	0			0	0.820	0.828	
564	Rhode Island	0.756 0.746	6 0.771		43 0.765				0	0				0.788		_	0	0	0			0	0	0			0	0.776	0.788	
265	Hawaii								0	0	_			0.790		_	0	0	o.			0	0	0			0	0.777	0.792	
266	Pittsburgh								0	0			0.736	0.761		_	0	.781 0.7	0			0	.768 0.74	0			0.743	0.752	0.761	
267	Philadelphia								0 '	0		_		0.782		_	0 '	0	0			0	0	0		_	0	0.772	0.785	
268	Alabama III-ah	0.788 0.776	0.80	27/10 10	72 0.796	96 0.805	05 0.790		5 0	5 0				0.822		_ `	-	0	<u> </u>			0	0 0	5 0			0 0	0.809	0.817	
203	Otall								0 0	<i>-</i>				0.020		_		> <	<i>-</i>			0	0 0	<i>-</i>			0	0.000	20.0	
57.1	lowa Massachusetts								0	<i>-</i>				0.827		_		0	<i>-</i>			0	0 0	<i>-</i>			0	0.00	0.019	
572	Oklahoma								, ,	0				0.795				0	· -			0	0	0			0	0.200	0 799	
573	Louisiana								0	0				0.823			0	0	Ö			0	0	0			0	0.806	0.810	
574	New Mexico								0	0		_		0.841		_	0	0	0			0	0	0		_	0	0.827	0.845	
575	Texas								0	0				0.827		_		0	0			0	0	0			0	0.813	0.826	
929	Kentucky								0	0				0.767		_	0	0	0			0	0	0			0	0.757	0.764	
22.2	Kansas								0	0				0.803		_	0	0	o.			0	0	0			0	0.793	0.808	
228	Wisconsin								0	0				0.827		_	0	0	0			0	0	0			0	0.811	0.815	
579	Tennessee								0 (0 0	_	_		0.796			0 (0 0	o 0			0	0 (0 0		_	0 (0.782	0.787	
280	Minnesota Colorado	0.781 0.768	0.796	96 0.764	64 0.790	90 0.802	02 0.786		5 0	o c				918.0			-	0 0	<u> </u>			0	0	o c			0 0	0.805	718.0	
- 00 00 00 00 00 00 00 00 00 00 00 00 00	Colorado									<i>-</i>				9080		_		0 0	<i>-</i>			0	0 0	<i>-</i>			0 0	0.020	70.0	
583	Nebraska								0	0				0.786			. 0	0	ó			0	0	0			0	0.776	0.789	
584	Connecticut								0	0				0.835		_	0	0	0			0	0	0			0	0.819	0.831	
585	Ohio								0	0	_			908.0		_	0	0	o.			0	0	0			0	0.792	0.798	
586	Michigan								0	0 0	_			0.829		_	0 0	861 0.8	0 (0	0	0 0			0 '	0.817	0.836	
287	Arizona	0.780 0.778	8 0.802	02 0.775	75 0.794	94 0.809	09 0.803		0 0	0 0				0.812		•	0 0	-	o 0			0 0	0 0	0 0			0 0	0.803	0.823	
200	New Jersey								o c	<i>-</i>				0.8		_			<i>-</i>			0	0 0	<i>-</i>			o c	0.800	0.816	
290	New York								0	0	_		0	0.815			0	826 0.7	0			0	0	0			0.780	0.797	0.810	
591	Richmond							31 0.780	0 0.817	7 0.802	0.745	0.753	0.786	0.819	0.703 (0.735 0	0.761 0.	0	.796 0.6	989.0 669	986 0.790	90 0.829	29 0.784	84 0.817	17 0.832	2 0.717	0	0.804	0.814	
592	Atlanta								0 (0 0	_		0 0	0.824			0 0	846 0.8	0 0			98 0.8	36 0.75	0 0			0.793	0.809	0.822	
593	Washington, DC	0.753 0.743	3 0.766	66 0.740	40 0.761 59 0.785	61 0.771 95 0.793	71 0.758		0 0	0 0			0 0	0.786		_	o c	0 0	o c			64 0.7	95 0.75	0 0			0.759	0.773	0.784	
595	St. Louis							34 0.78	3 0.816	0			0.785	0.816).763 0.	837 0.	9 0			91 0.82	28 0.78	0	16 0.83	0 0.721	0.786	0.802	0.814	
969	Sacramento	0.792 0.781		10 0.777	77 0.803	03 0.818		0.80	6 0.83	5 0.815	0.774		0.796	0.831		_	0.7779	856 0.1	816 0.7	733 0.7.		10 0.8	48 0.80	05 0.83	37 0.84	7 0.738	0.799	0.817	0.834	
265	Northern California							31 0.83.	2 0.87	1 0.849	0.796	0.796	0.830	0.867	0.746	0.785 (7.808 0.	889 0.4	847 0.7	747 0.7.	37 0.8	41 0.8	83 0.83	34 0.87	70 0.88	2 0.760	0.831	0.850	0.866	
598	San Diego	0.769 0.763	3 0.787	87 0.760	60 0.780	80 0.794	94 0.785	35 0.78	8 0.80	3 0.785	0.763	0.762	0.767	0.801	0.731	0.762 (0.758 0.	829 0.	792 0.7	736 0.7	32 0.78	87 0.8	18 0.78	84 0.81	10 0.81	8 0.728	0.774	0.790	0.808	
000	Southern Camornia							0.7.0 0.7.0	0.02	0.00	2	0.70	20.7	0.020	0.730	0.702	J./05 c	2 2 2	900	50	5.5		30 00	90.v.	20.5	, , ,	0.70	0.000	0.023	

0.759 0.762 0.762 0.762 0.763 0.764 0.753 0.764 0.753 0.765 0.754 0.754 0.754 0.754 0.754 0.754 0.754 0.755 0.756 0.755 0.756 0.758 0.758 0.758 0.758 0.758 0.758 0.758 0.758 0.758 0.858 0.885 0.785	# DHO	PPO # PPO Name			47	US	90	4	•	67.0	3	AU	UB	- 1		١.	FI S	ng					l`				•	on S		US 2022	5
Control Cont		Sroward County / Palm Beach			0.742	0.760	0.767	0.755	0	0.779	0.766	0.729		_				0					0.759 0.7	.787 0.7 .787 0.7	0.756 0.7	0.780 0.	0.792 0.7	_	0.760 0.	0.771	
Obtained the control of the control		Tampa			0.736	0.754	0.761	0.750	0	0.773	0.760	0.726	_	_				0					_					_			0.772
Dayloveried Denti-Lat. Weges 6 77% 0.75% 0		Orlando Tacksonville			0.736	0.757	0.765	0.754	0 0	0.775	0.763	0.731	_					0 0										_			0.775
Demonstrace Dentall -LLL Wogges	206	Jaytona / Gainesville			0.744	0.767	0.774	0.761	0	0.791	0.777	0.732		_				, 0					,					_			
Marker-commonti, He-o, 20, 882, 1986, 1984, 1987, 2989, 1989	521	Diversified Dental - Las Vegas			0.782	0.797	0.812	0.816	0	0.826	0.803	0.805	_	_		_		0			_		_					_			
Devenind Chemistry - Change	522 524	Mastercare Dental - Reno Premier - Minnesota			0.841	0.875	0.893	0.883	0 0	0.936	0.904	0.855	_					0 0										0.800 0.4		894	
Diversifiend Demissir, Heavest 0777 0778 0.728 0	526	Dental Options Pricing - Oregon			0.792	0.819	0.835	0.825	0	0.863	0.837	0.799		_				, 0					,							834	
Days of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places and the places are already of the places are already of the places are already of the places and the places are already of the places are alre	527	Rental Network - Hawaii			0.756	0.779	0.791	0.781	0	0.803	0.783	0.756		_		_		0					_							793	
North Therene		Diversified Dental - Reno			0.844	0.858	0.878	0.889	0	0.917	0.884	0.883	_	_				0					_					_		828	
New Humaniste		Maine North Dakota			0.768	0.798	0.813	0.797	0.798	0.839	0.814	0.766	_					0 0										_		817 873	
Component Comp	25.5	Voltri Danota			0.0	20.0	786	20.0	0.040	0.030	777	877.0						, ,					, ,							2 7 7	
Vernortett 10 779 0 779	553	daho			0.783	0.806	0.814	0.803	0	0.830	0.815	0.777											_						0	818	
New Humshalm	554	Vermont			0.761	0.796	0.807	0.785	0	0.837	0.817	0.743		_				. 0					,					_	0	819	
Delenymente del 2778 0 1774 0 1724 0 1724 0 1724 0 1724 0 1724 0 1725 0 1724 0 1725 0	222	New Hampshire			0.747	0.778	0.789	0.769	0	0.812	0.794	0.731	_	0.778		_		0			675 0.1	361 0.	_			811 0.	823 0.	_	0	798	
	556	Delaware			0.759	0.787	0.798	0.784	0.783	0.820	0.801	0.753	0.758	0.784		.709 (.745 (.765 0	.836 0	.796 0.	706 0.1	0 969	790 0.	828 0		.820 0.	.830 0.	720 0.	786 0.	804	
New Furgination of 1786 1772 0773 0780 0775 0775 0775 0775 0775 0775 0775	557	Washington			1	3	0	3		0	0	1			0.836	9					0	00,	•			0				6	
Wisels Viggins 778	000	Oregon Vorth Carolina			0.737	0.012	0.027	0.012	0.014	0.033	0.029	0.702			0.045	670 0					720 U. 664 U.	350 0.7	0 0			802	814 0.			280	
Necessippii 0779 0779 0779 0779 0779 0779 0779 07	560	West Virginia			0.744	0 768	0 776	0.761	0.758	0.20	622.0	0 731			,	_							0			0				783	
South Caperina 0.777 0.749 0.754 0.779 0.740 0.757 0.750 0.754 0.779 0.740 0.757 0.750 0.754 0.757 0.750 0.754 0.757 0.750 0.755 0.7	561	Vississippi			0.738	0.766	0.775	0.757	0.757	0.795	0.780	0.755			,								0			0	.0 908			783	
South-Carolina 10,795 0,724 0,724 0,725 0,	562	4rkansas			0.754	0.779	0.789	0.776	0.773	0.810	0.794	0.747			_		_						0			0				793	
Hawlei lelland 0748 0778 0780 0781 0782 0781 0782 0783 0783 0783 0783 0783 0783 0783 0783	563	South Carolina			0.743	0.775	0.786	0.766	0.764	0.812	0.792	0.729	_	_	_			_		_			0			0		_		796	
District D	564	Rhode Island			0.730	0.751	0.762	0.751	0.752	0.773	0.758	0.727	_	_	_	_	-	_		_			0			0		_		764	
Publicaciding	565	Hawaii			0.734	0.755	0.767	0.756	0.759	0.778	0.759	0.733											0 0			787 0.	792 0.			768	
Attachment (Control of the Control o	566	Pittsburgh Obilodolphio			0.722	0.736	0.743	0.737	0.737	0.749	0.738	917.0			_								0 0			780 0.	787 0.			4 9	
University of the Control of the Con	200	Alabama Alabama			0.756	0.779	0.788	0.775	0.7.30	0.773	0.7.0	0.780			,								0							5 6	٠.
New Holes 1,750	269	Jtah			0.764	0.786	0.794	0.778	0	0.807	0.794	0.748	_	_	,			_		_			0.785 0.8	.816 0.7	0.781 0.8	0.807 0.4	0.822 0.7	0.728 0.	0.789	806	
Massachuteests 0.771 0.775 0.786	920	owa			0.742	0.772	0.784	0.766	0	0.807	0.788	0.731			_								0							792	
Oklahoma Okasonima Okaso Okasonima Okaso Okaso Okaso Okaso Okasonima Okasonima Okaso Okasonima Okaso Okasonima Okaso Okasonima Okaso Okaso Okaso Okaso Okaso Okaso Okaso Okaso Okaso Okaso Okasonima Okaso Okaso Okaso Okaso Okaso Okaso Okaso Okaso Okaso Okasonima Okaso Oka	571	Massachusetts			0.753	0.779	0.790	0.775	0	0.807	0.790	0.745	_	_	_			_		_			0					_		794	
Louisiana 0.788 0.775 0.780 0.770 0.780 0.781 0.785 0.784 0.785 0.	572	Oklahoma			0.742	0.761	0.773	0.766	0	0.785	0.768	0.746	_	_	_			_		_			0					_		771	
New Mexico (1777) 0.786 0.749 0.787 0.787 0.846 0.778 0.789 0.787 0.846 0.789 0.787 0.846 0.789 0.787 0.846 0.789 0.787 0.846 0.789 0.787 0.846 0.789 0.787 0.846 0.789 0.787 0.846 0.789 0.787 0.846 0.789 0.780 0.780 0.789 0.780	573	Louisiana			0.740	0.768	0.776	0.758	0 0	0.798	0.782	0.754	_	_	٠,		_	_		_			0 (_		785	_
Horizonski G. 772 (272) (272) (272) (274) (273) (274) (273) (274)	574	New Mexico			0.773	0.799	0.813	0.802	0.804	0.837	0.812	0.776			٠ ،	_	-						0 0							814	
Nelscanses (175 0.779 0.778 0.779 0.778 0.778 0.779 0.778 0.778 0.	575	l exas			0.754	0.787	0.799	0.787	0.787	0.816	0.730	0.760											o c							22.4	
Wischess O.775 O.759 O.786 O.786 O.786 O.780 O.780 O.780 O.780 O.780 O.780 O.780 O.780 O.780 O.780 O.880 O.880 O.880 O.880 O.880 O.880 O.880 O.880 O.880 O.880 O.880 O.880 O.880 O.880 O.880 O.780 O.8	0 / 0	Connection			0.750	0.75	2,45	0.734	27.00	0.700	700	0.75			_								0							, i	
Termessee 6 7745 6 7732 6 7756 1 7758 1 774 1 774 1 774 1 774 1 775 1 774 1 775 1 77	578	Nisconsin			0.755	0.780	0.788	0.770	0.767	0.807	0.792	0.737			,								0							767	
Minnesola (1772) (1785) (1786) (1785) (1786) (1785) (1784) (1787) (1881) (1772) (1784) (1782) (1784) (1787) (1889) (1787) (1889) (1784) (1782) (1784) (1782) (1784) (1782) (1784) (1782) (1784)	579	Tennessee			0.728	0.751	0.758	0.743	0.741	0.774	0.760	0.714			,								0							765	
Colorado Colorado C.796 O.786 O.786 O.786 O.804 O.812 O.800 O.797 O.826 O.814 O.772 O.806 O.786 O.786 O.786 O.786 O.786 O.786 O.898 O.797 O.786	580	Minnesota			0.755	0.780	0.792	0.778	0.777	0.811	0.793	0.748			_		_						0							796	
Indiana 0.754 0.738 0.764 0.739 0.767 0.750 0.746 0.789 0.770 0.718 0.729 0.759 0.759 0.759 0.750 0.75	581	Solorado			0.782	0.804	0.812	0.800	0.797	0.829	0.814	0.772	_	_	_			_		_			0					_		817	
Nebraska 0,746 0,728 0,746 0,756 0,757 0,758 0,774 0,774 0,774 0,774 0,774 0,774 0,778 0,776 0,778 0,776 0,778 0,776 0,778 0,776 0,778 0,779 0,770 0,779 0,7	582	Indiana			0.734	0.759	0.767	0.750	0	0.783	0.770	0.718	_	_	_			_		_			0					_		775	
Connecticut 0.786 0.772 0.800 0.766 0.794 0.805 0.795 0.875 0.771 0.842 0.771 0.842 0.771 0.843 0.803 0.715 0.705 0.772 0.742 0.746 0.772 0.742 0.746 0.772 0.746 0.772 0.746 0.774 0.771 0.787 0.771 0.787 0.774 0.775 0.775 0.772 0.786	583	Nebraska			0.735	0.754	0.765	0.757	0.758	0.774	0.759	0.736			_								0							767	
Michigan 0.778 0.745 0.745 0.745 0.745 0.745 0.757 0.745 0.7		Connecticut			0.768	0.794	0.806	0.790	0.790	0.825	0.807	0.759	_	_	٠.			_		_			0 '					_		ا <u>چ</u>	_
Michaela (177) (178) (17		Onio			0.742	0.764	0.772	0.757	0 0	0.787	0.7/3	0.729				_							0 0							~ 6	~ .
New Jersey 0,778 0		Michigan			0.766	0.792	0.807	0.798	0	0.832	0.807	0.770											0							30,4	
Naviduse 0.779 0.742 0.776 0.748 0.778 0.749 0.779 0.740 0.750 0.740 0.750 0.740 0.7	00 00	Anzona New Jersey			0.754	0.700	797	0.730	0	0.0	0.786	0.753				_							0 0							9 9	
New York 0.766 0.770 0.774 0.772 0.784 0.775 0.784 0.776 0.789 0.7	0 00	New Jelsey			0.738	0.763	0.77	0.752	0	0.007	0.770	27.00			,								0 0								uσ
Altentral Christon Control Con	200	Jow Vork			0.7.0	0.70	0.770	787	0 0	00.00	0.770	0.735			_								0 0							2 4	. ~
Atlanta D. 772 0.760 0.781 0.756 0.781 0.793 0.780 0.779 0.813 0.794 0.750 0.754 0.778 0.809 0.770 0.796 0.797 0.790 0.799 0.899 0.790 0.759 0.794 0.790 0.7	591	New 10th		_	0.742	0.769	0.781	0.766	0	0.802	0.783	0.734			,								0				0.012			787	
Washington, DC 0.744 0.756 0.773 0.756 0.774 0.781 0.752 0.761 0.749 0.749 0.749 0.775 0.726 0.723 0.726 0.729 0.7	592	Atlanta			0.756	0.781	0.793	0.780	0	0.813	0.794	0.750		_	,	_	_	_		_			0					_		796	
Chicago St. Louis 0.774 0.776 0.774 0.774 0.781 0.776 0.775 0.789 0.775 0.789 0.785 0.722 0.734 0.741 0.809 0.685 0.715 0.745 0.776 0.777 0.746 0.771 0.783 0.769 0.769 0.802 0.784 0.741 0.745 0.768 0.799 0.700 0.733 0.750 0.789 0.789 0.789 0.789 0.789 0.790 0.793 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.790 0.790 0.799 0.790 0.799 0.790 0.799 0.790	593	Washington, DC			0.731	0.752	0.761	0.749	0	0.770	0.756	0.723			_								0							764	
St. Louis 0.762 0.756 0.777 0.746 0.771 0.783 0.769 0.769 0.789 0.784 0.741 0.745 0.768 0.799 0.700 0.735 0.780 0.898 0.789 0.881 0.899 0.790 0.799 0.790 0.799 0.799 0.790 0.799 0.799 0.799 0.790 0.799 0.790 0.799 0.790 0.799 0.	594	Chicago			0.748	0.774	0.781	0.760	0	0.798	0.785	0.722			_	0 685 0	715 0						0							792	
Sacramento 0.784 0.772 0.800 0.768 0.793 0.808 0.795 0.798 0.828 0.805 0.769 0.766 0.766 0.786 0.821 0.723 0.762 0.773 0.886 0.811 0.825 0.828 0.806 0.841 0.789 0.789 0.789 0.782 0.804 0.881 0.800 0.705 0	595	St. Louis			0.746	0.771	0.783	0.769	0	0.802	0.784	0.741			_	0.700	.735 6						0			803 0	812 0.			0.787	
Northern California 0.817 0.802 0.833 0.797 0.826 0.841 0.825 0.826 0.841 0.793 0.789 0.822 0.860 0.739 0.782 0.804 0.881 0.840 0.840 0.801 0.702 0.703 0.773 0.773 0.779 0.77	296	Sacramento			0.768	0.793	0.808	0.795	0	0.828	0.805	0.769	_	_	_	1.723 C	762 C	_		_			301 0.8	838 0.7		831 0.	836 0.	731 0.		808	
San Diego 0.762 0.756 0.756 0.758 0.773 0.786 0.779 0.782 0.799 0.777 0.759 0.757 0.759 0.757 0.759 0.700 0.799 0.777 0.799 0.795 0.795 0.795 0.796 0.796 0.796 0.796 0.796 0.796 0.796 0.796 0.798 0.816 0.799 0.799 0.797 0.799 0.798 0.816 0.799 0.799 0.798 0.799 0.798 0.816 0.799 0.798 0.798 0.799 0.798 0.	265	Northern California			0.797	0.826	0.841	0.825	0	0.866	0.841	0.793	_	_).860	J. 739 C	1.782 C	.804 0	.881 0.	.840 0.	740 0	731 0.8	833 0.1	875 0.8	831 0.	.0 998	873 0.	755 0.4	824 0.	844	
Southern California 0.779 0.769 0.795 0.766 0.788 0.801 0.790 0.793 0.816 0.795 0.766 (298	San Diego			0.753	0.773	0.786	0.779	0.782	0.798	0.777	0.759	0.757	0.759 (7.793 (.726 C	.758 C	.753 0	821 0	.785 0.	730 0	726 0	781 0.	810 0	779 0	806 0.	810 0.	723 0.	767 0.	783	
	299	Southern California			0.766	0.788	0.801	0.790	0.793	0.816	0.795	0.766	0.763) 777.0	7.814 ().725 C) .760 C	0 992'	.836 0	.800 0.	728 0.	722 0	795 0.4	829 0	793 0.	823 0.	828 0.	731 0.	784 0.	801	

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New York		0.622 0.604 0.648		0		0		0								0.224						
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TO COUNTY OF COU		0.646 0.633 0.656	0	0.736 0.7	45 0.729	0.798 0		0	o	0.647	_	_	255 0 7A	10 075	9820	_	0.824	0 296 0	C	_	•	0

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and \$1,000 Maximum

PPO	PPO # PPO Name			A3	¥	A5		A7	- ['	- 1	ľ	ď		- [ΑÞ	Ϋ́	뚕			<u>B</u>	B2	'		l'	B7	B8	- [- 1
501	Miami								0 0	0	0 0	0 0			0 0		0.735	0.652	0.689				0 0	0 0				0 (0 0	_
205	Broward County / Palm Beach			0.739 0.	0.717 0		0.742 0.		0 0	0 0	0 0	o (-		0 0		0.765	0.687	0.737		_	_ (0 0	0 0			_ (_ (0 0	
200	lampa								0 0	0 0	0	o 0	٠.		0		0.768	0.690	0.740		_	_ (0 0	5 0			_ (_ (0 0	
400	Original	0.724	0.727.0	0.747	0.740	0.796	0.731	0.730	0	0 0	> 0	-	٠ ر		0		0.77.0	0.030	7.74			_	0	<i>-</i>		-	_		0	
000	Date of Consolin								0 0	0 0	> <	-			0		0.700	0.000	7.750			, (0 0	5 0			, (, (0 0	
50.5	Diversified Dental - Las Vegas								0 0	0 0	0 0				0 0		0000	0.033	0.770			, .	0 0	<i>-</i>			, .	, .	0 0	
522	Mastercare Dental - Reno		0.800		0.796 0			0.850	0.862 0.8	848 0.89	895 0.837	37 0.840	0.835	5 0.876	0.831	0.868	0.878	0.764	0.839	0.831	0.866 0	0.950 0	.952 0.	066	947 0.979	79 1.007	7 1.005	5 1.020	0.998	
524	Premier - Minnesota							_	0	0	0	0	O		0		0.829	0.742	0.789			0	0	0			0	0	0	
526								٠.	0	0	0	0			0		0.818	0.715	0.778			0	0	0		_	0	0	0	_
527		_							0	0	0	0	0		0		0.791	969.0	0.752			0	0	0		_	0	0	0	
528									0 1	0 '	0 '	0 1			0 (0.898	0.811	0.831		_	٠.	- 1	0 0			- '	- '	- 1	
549									0 0	0	0 0	0 (-		0 0		0.793	0.687	0.762		_		0 0	0 0					0 0	
220	North Dakota		0.776 0		0.772 0	0.799 0		\ .	5 (0 0	0 0	-	، د		0 0		0.848	0.736	0.824			٠,	5 (o 0			٠,	٠,	5 (_
55		0.737 0.		0.775			0.781 0.	~ ~	5 0	0 0	> 0		٠ د		0		0.803	0.723	0.747			_ (5 0	5 0			_ (_ (5 0	
200	- 1								0	0 0	> 0		، د		0		0.017	0.732	0.700			_ (0	<i>-</i>			_ (_ (0	
400			0.7.0					0.738 0.	5 0	0	> 0	> 0	، د		0		0.778	0.667	0.760			_	5 0	5 0		-	_	_ (5 0	
5.56	New Hampsille Delaware					0.748 0			0	0	0	0			0		0.791	0.00	0.764			, ,	0	<i>-</i>			, ,	, ,	0	
557)	•	0		,		•							,)	5		•	,	,)	
558		0.738 0.	0.737 0	0.766 0	0.733 0	0.757 0	0.772 0.	0.772 0.	0	0	0	73 0.77	0.76	0	0		0.803	0.697	0.767		0.791 0).881 0	0	0		94 0.9	06.0 9	7 0.918	3 0.89	_
559								ı w	0	0	0	-	-	0	0		0.762	0.658	0.742		748 0	332 0	0	0		38 0.85	5 0.84	0.848	3 0.820	_
560							_		0	0	0	0	0	0	0		0.785	969.0	0.762		0.773 0	0.839	0	0		47 0.86	0.84	5 0.848	3 0.82	
561								_	0	0	0	0	0	0	0		0.772	9.676	0.752		0.758 0	0.850	0	0		35 0.8	9 0.83	0	5 0.806	_
562		0.744 0.	0.741 0	0.769 0			0.774 0.	۰.	0	0	0	0	-	0	0		0.799	0.708	0.772		0.788 G	0.851	0	0	_	62 0.87	8 0.86	0	9 0.84	_
563								~	0	0	0	0	0	0	0		0.781	0.673	0.760		0.765 0	0	0	0		0	0	0	0	_
564								0.743 0.	0	0	0	0	0	0	0		0.767	0.680	0.735		0.758 0	0	0	0		0		0	0	
565								_	0	0	0	0		0	0		0.764	0.673	0.725		0.755 0	0	0	0		0	0	0	0	
566									0	0	0		0	0	0		0.759	0.693	0.730		7.752 0		0	0		0	-	0	0	
567									0	0	0				0		0.766	0.683	0.731		758 0		_	0	_	C		0	0	
568	Alabama								0	0	0	0	0	0	0		0.788	0.701	0.762		0 777.0	0	0	O		0		0	0	
569						0.751 0		_	0	0	0		-	0	0		0.787	0.704	0.762		0 9//(0	0	0		0		0	0	
570								_	0	0	0			0	0		0.776	0.673	0.754		0 292 0		· C	0	_	0	-	0	0	
571						0.734 0			0	0	0	0		0	0		0.777	0.682	0.747		0.765 0	-	0	0				0	0	
572	-		0.729 0					0.762 0.	0	0	0	0	0	0	0		0.783	0.698	0.745		0.774 0	0	0	0		0	0	0	0	
573								_	0	0	0	0	0	0	0		0.768	0.671	0.747		0.754 0	-	0	0		0		0	0	
574	_							•	0	0	0	0	0	0	0		0.806	0.704	0.767		0.795 G	0	0	0		0	0	0	0	
575	Texas	0.735 0.	0.735 0	0.760 0			0.766 0.	"	0	0	0	0	0	0	0		0.793	0.700	0.759		7.782 C	0	0	0		0	0	0	0	_
576	Kentucky							•	0	0	0	0	0	0	0		0.759	0.688	0.733		0.751 6	0	0	0		0		0	0	
577	Kansas				0.732 0		0.764 0.	~	0	0	0	0	-	0	0		0.789	0.704	0.752		0.780 G	0	0	0		0	-	0	0	_
578	Wisconsin	0.734 0.				0.749 0		_	0	0	0	0	0	0	0		0.786	0.693	0.765		0.773 C	0	0	0		0		0	0	
579	Tennessee							~	0	0	0	0	-	0	0		0.767	0.681	0.745).755 C	0	0	0		0		0	0	
280	Minnesota							0.751 0.	0	0	0	0	0	0	0		0.779	0.684	0.751).768 (0	0	Ó	_	0	0	0	0	
281	Colorado							· .	0	0	0	0	0	0	0		0.812	0.725	0.782		0.801		0	0	_	0		0	0	
582	Indiana	0.720 0.	0.717 0	0.740 0.743	0.714 0.	0.733 0	0.744 0.		0.746 0.7	729 0.761	0 0	51 0.741	11 0.737	7 0.767	0.732	0.758	0.770	0.681	0.750	0.742	0.757 0	0.825 0	0.811	836 0.4	807 0.830	30 0.843	3 0.827	7 0.830	0.804	
200	Connection							0.750	0 0	0	0 0	. c		0 0	0		100	0.090	787.0					<i>•</i>				0 0	<i>•</i>	
20 00	Ohio							_	0	0	0		-	0 0	0		0.777	0.02	0.754		766 0		0	<i>-</i>				0	<i>-</i>	
586	Michigan								0	0	0		. 0	0	0		0.800	0.701	0.762		0 062:0		0	0		0		0	0	
587	Arizona							6	0	0	0	0		0	0		0.807	0.717	0.759		D.800 G	0	0	0		0	0	0	0	_
588	New Jersey	0.718 0.						~	0	0	0	0		0	0		0.779	0.684	0.741		0.770	0	0	0	_	0	0	0	0	_
589	Syracuse	0.718 0.							0	0	0	0		0	0		0.767	0.678	0.747).754 C	0	0	0		0		0	0	
290	New York							10	0	0	0	0	0	0	0		0.757	0.658	0.723).745 C	0	0	0	_	0	0	0	0	_
291	Richmond							· ·	0	0	0	0	0	0	0		0.778	0.679	0.753).765 C	0	0	0	_	0	-	0	0	_
292	Atlanta								0 (0 (0 (o (.	0 (0 (0.785	0.689	0.755		0.7/3	- ·	0 (0 0			، د	0 (0 0	
293	Washington, DC	0.703 0.746 0.	0.703 0	0.727 0	0.700	0.717.0	0.732 0.	0.733 0.	0 0	0	0 0	o c		5 0	0		0.758	0.673	0.725		750 0	5 C	5 0	o c	_	o c		0 0	o c	
507	St Louis								0	0	0	<i>.</i>			0		0.780	0.072	0.751		769 0		0	<i>-</i>				0	<i>-</i>	
596	Sacramento					0.748 0			778 0.7	761 0.7	0	0	0	0	0		0.794	0.695	0.756		0.783 6	0 998.0	.859 0.	.888 0.	_	79 0.89	68.0	0	2 0.88	
282								m	790 0.7	771 0.8	0	31 0.77	76 0.77	0	0		0.810	0.704	0.773).798 C	0.889.0	.877 0.	.0 806.	_	00 0.92	12 0.91	1 0.922	2 0.898	
298		0.726 0.	0.730 0	0.755 0.		0.744 0	0.762 0.	0.768 0.	778 0.7	7.63 0.7.	30 0.7	54 0.75	88 0.75	4 0.786	0.752	0.781	0.788	0.699	0.745	0.747 ().780 C	3.853 0	.849 0.	.874 0.8	846 0.8	65 0.88	3 0.879	988.0	9 0.87	
299	Southern California				0.725 0.				775 0.:	7.59 0.7	30 0.7	57 0.75	37 0.75	3 0.788	0.751	0.781	0.789	969.0	0.749	0.749) .780 ().859 ເ	.851 0.	.877 0.8	847 0.8	98.0 69	7 0.88	0.89	0.870	_

0.750 0.750 0.750 0.802 0.807 0.807 0.905 0.897 0.854 0.854 0.854 0.854 0.855 0.856 0.856 0.857

0.874 0.878 0.875 0.900 0.992 0.987 0.997 0.929 1.101 0.959 0.958 0.938

# Obd	PPO # PPO Name							BP	BQ	BB	BS	BT	2	C2	ខ	2	52.5	90	C7	C8	CA	CB	CD	5	CL		ر د	
502	Miami Broward County / Palm Beach	0.772 0.8	0.828 0.7 0.849 0.8			0 0	./82 0.808 .818 0.841	78 0.83 11 0.86	7 0.735 3 0.772	0.787	0.828	0.809	0.833	0.829	0.800	0.826	0.842	0.805).836).836)	. 787 U. .837 O.	.818	.832 0	.859 0.	0	./98 U. .842 O.	824 0.7 864 0.8	36 0.8	55 0.8 55 0.8
503	Tampa					0		0				0.844	0.838									0.840 0.		0			0.842 0.8	860 0.8
504	Original	0.826 0.8	0.833 0.8	0.835	0.832 0.8	0.85/ 0.85		15 0.858			0.830	0.848	0.842	0.838									0.86/ 0.					0.865 0.8
506	Daytona / Gainesville					0		0	9 0.786	0.838		0.865	0.857		0.873	0.847	0.867	0.879	0.862 0	0.863 0.	0.840			0.871	0.867 0.	0.894 0.8		83 0.9
521	Diversified Dental - Las Vegas					0		_				0.947	0.946									_					U	89 0.9
522	Mastercare Dental - Reno			1.005 0.8		0		34 1.032				1.027	1.014	1.010									1.050 1.				Ψ,	0.080 1.0
524	Premier - Minnesota Dental Ontions Pricing - Oragon	0.922 0.8	0.916 0.8		0.916 0.8	0.947 0.9						0.938	0.934									_						44 0.0
527	Bental Network - Hawaii					0		_				0.900	0.887									0	.914 0.				,	22 0.9
528	Diversified Dental - Reno					, –						1.035	1.042					1.084									, —	99 1.1
549	Maine					0		0			0.895	0.919	0.902								_	_				0.962 0.9	0	50 0.5
550	North Dakota					0		_				0.972	0.956									_					_	.004 1.0
551	Nevada					0	92 0.915	0	0		0 0	0.913	0.913	0.920	0.939	മ	0.929	0.944 0	0.941 C	0		0	.933 0.	.942 0.	0	954 0.9	0	951 0.9
553	Idano Vermont	0.880 0.8	0.899 0.8	0.887 0.8	0.883 0.8	0.912 0.8,	2.0 2.0 2.0	919.0 St	0.825	0.876	0.887	0.90	0.896	0.830	216.0	0.887	0.906	919.0	0.905	906	0 6	0 0	922 0.	897	90/	932 0.5	202	20 C
555	New Hampshire					0.885 0.83	39 0.87	72 0.89	3 0.771	0.835	0.852	0.869	0.852	0.841	0.868		0.864 (0.876	0.859 0	.865 0.	.837	0	.889 0.	.873 0.	.868 0.		80 08	90 68
556	Delaware					0.914 0.87	70 0.90	0.918	9 0.805	0.860	0.879	0.899	0.886	0.878	0.905	0.874	0.898	0.912 C	J. 899 G	.905 0.	.881 0	0 268.0	.918 0.	.910 0.	.905 0.	.936 0.8	30 668	24 0.9
557	Washington																					0	.955					
558	Oregon					0 0		38 0.95	1 0.829	0.882	906.0	0.932	0.916	0.910	0.940	906.0	0.932	0.952 0	0.937 0	.946 0	.922 0.	0 0	.951 0.	.948 0.	.943 0.	976 0.9	37 0.9	35 0.5
559	North Carolina Weet Virginia	0.834 0.8	0.8/6 0.8	0.853 0.8		0.887 0.83		28.0 6%	0.769	0.835	0.852	0.870	0.852	0.841	0.869		0.864 (9/8/0	0.860	865 0		0.856 0	0 688.0	875 0.	869 0.		198	30.0
561	Mississippi				0.838 0.8	0		98.0 69	4 0.770	0.832	0.847	0.859	0.849	0.838	0.865		0.859	0.872	3.853 0	854 0.		.853 0	.881 0.	863 0	.858 0.	390 0.8	50 0.8	3.0
562	Arkansas					0		0	0		0	0.887	0.880	0.872	0.896	_	0.890	0.903	0.890	0	_	0	.909 0.	.895 0.	0	921 0.8	884 0.9	10 0.5
563	South Carolina					o.		0	0		0	0.891	0.873	0.861	0.890		0.885 (0.899	0.881 0	0		0	.911 0.	0	Ö		0	.913 0.9
564	Rhode Island			0.847 0.8	0.843 0.8	0 0	837 0.86	0	8 0.784	0.827	0.842	0.861	0.852	0.848			0.862	0.871	0.861 0	0	.846	0.857 0	0.880	.869 0.	.865 0.	_	90 09	9.0
262	Hawaii Pittshiroh	0.843 0.8				0.882 0.84		o c	o c			0.870	0.858	0.853				0.880	0.869 0	0 0		o c	0 0	0 0			0 0	20.0
567	Philadelphia		0.852 0.8		0.839 0.8	· ·		59 0.872	0		0.838	0.857	0.849	0.847		0.845		0.869	0.859			0	.875 0.	0		0.885 0.8	0	877 0.8
568	Alabama					0		0	0			0.871	0.865	0.857				0.887	0.871 0	.872 0.	0.851 0.	0	0	0	.875 0.		0	91 0.5
269	Utah					0		0	_	0		0.865	0.857	0.851			0.866 (0.875 0	J.858 C			0	0				0	3.0 6.
570	lowa	0.850 0.8	0.886 0.8	0.867 0.8	0.861 0.9	0 0		37 0.906	6 0.785	0.848	0.865	0.884	0.868	0.857	0.885	0.853	0.879	0.893	0.877 0	.883 0.	0.856 0	0	.903 0.	.890 0.	0.885 0.	0.919 0.8	0	906 908
572	Massaciuseits Oklahoma					0.890 0.890		0		0		0.881	0.873	0.871			0.885	3.897	0.888 0			0					0	05 0.5
573	Louisiana					0		0	4 0.765			0.855	0.845				0.854 (0.867	0.846 0			0	.878 0.				0	872 0.8
574	New Mexico					o.		0				0.931	0.917				0.934 (0.951				0					0	.964 0.9
575	Texas					0 0		0 (0.858		0.897	0.886				0.898	_				0					0	21 0.5
576	Kentucky	0.810 0.8	0.831 0.8	0.817 0.8	0.814 0.8	0.838 0.80		30 0.846	_			0.829	0.825				0.834	0.841				0 0	0.848 0.0			0.853 0.8	0 0	845 0.8
578	Wisconsin					0		0	_			0.870	0.861			0.848	0.871	_		0.864 0.	0.839	0					0	87 0.9
579	Tennessee					0		0	_			0.846	0.838				0.848 (0				0.873 0.8	0	.862 0.8
280	Minnesota					0 0		0	_			0.882	0.870				0.882	_				0					0 0	90 90
582	Colorado Indiana	0.872 0.8	0.898 0.8 0.861 0.8	0.881 0.8 0.837 0.8	0.877 0.9 0.833 0.8	0.907 0.87 0.865 0.82			_			0.851	0.889														0	867 0.8
583	Nebraska					0		38 0.881	_			0.866	0.858					0.878			0.856 0		0.884 0.			0.894 0.8	0	.887 0.8
584	Connecticut					0 (866 0.897		4 0.803	0.857	0.874	0.894	0.881	0.874	0.898	0.870	0.893	_	0.892 0	0.897 0.		0.888 0		0.903 0.	0.898 0.		0.892 0.9	17 0.9
585 585	Ohio Michigan	0.831 0.8	0.865 0.8	0.844 0.8	8.0 688.0	0.870 0.83		58 0.881 30 0.937	_			0.857	0.850					0.8/0			0.832 0	0 0	0.878 0.0			0.885 0.8	352 0.8	74 0.8
587	Arizona					0		0			0.893	0.921	0.915									0					36 0.9	55 0.6
588	New Jersey					0		0				0.892	0.879				0.892 (_				0			0		393 0.8	17 0.9
589	Syracuse					0 0		0			0.837	0.846	0.837	0.828			0.846	0.856	0.836 0			0	0				336 0.8	30 08
590	New York Bichmond	0.830 0.8	0.875 0.8	0.851 0.8 0.866 0.8	0.846 0.8	0.883 0.8		5 0				0.867	0.848					0.8.0				0 0	0.880				0 0	55 C
592	Atlanta					0	0	0	_		0	0.891	0.878					0.904					0				0	916 0.9
593	Washington, DC					0		0	_			0.847	0.837	0.831			0.845 (0.854 (J.842 C			0	0	.851 0.			342 0.8	33 0.8
594	Chicago					0 0	0	15 0.877		0	0.836	0.845	0.834	0.823			0.842	0.852 (0.829 C	0		0	0.867 0.	0 0	0	869 0.8	30 0.8	36 0.8
282	St. Louis Sacramento	0.857 0.8	0.883 0.8	0.868 0.8	0.863 0.8	0.839 0.83	85/ 0.86	27 0.9C	0.795	0.847	0.865	0.885	0.873	0.865	0.89	0.862	0.884	0.838	0.885	927 0	200	0.882	933 0	0 889	924 0.	953 0.6	283	2 4
597	Northern California					0	0.0 80	12 0.95	7 0.835	0.888	0.911	0.937	0.920	0.915	0.942	0.911	0.936	0.953	0.938 0	.947	.922	.935	.957 0.	.950 0.	.945 0.	978 0.9	38 0.8	57 0.5
598	San Diego					0	873 0.90		0.818	0.852	0.871	0.896	0.888	0.889		0.886	0.902 (0.914	0.905	0	.895	0	.916 0.	.911 0.	0	0	904 0.8	24 0.9
599	Southern California	0.875 0.8	0.894 0.8	0.885 0.8	0.881 0.9	0.913 0.87	76 0.905	0.918	8 0.816	0.857	0.876	0.901	0.889	0.887	906.0	0.884	0.902	0.915	J.904 C	.911 0.	0	0 006.0	.919 0.	.912 0.	.908	.935 0.9	.00 806.	27 0.9

0.0870 0.798 0.0836 0.817 0.082 0.082 0.0814 0.0814 0.082 0.082 0.0846 0.0846 0.0846 0.0846 0.0846 0.0846 0.0846 0.0876 0.0878 0.0876 0

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Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and \$1,000 Maximum

# Odd	PPO # PPO Name	8	S	- 9	1 02	2	8 04			۵7	80	ð		8	ō										22	22	R	R5	R6
501	Miami							0	3 0.843	0.820	0.814	0.781	_	0			_	_	0			ľ		0	0.734	0.757	0.731	0.750	0.761
502	Broward County / Palm Beach							0		0.858	0.854	0.827		0			_	_	0			_		0	0.767	0.788	0.764	0.780	0.793
203	Tampa							0		0.862	0.858	0.833	_	0		_	_	_	0			_		0	0.769	0.791	0.766	0.783	962.0
504	Orlando							0		0.867	0.863	0.838		0			_	_	0			_		0	0.774	0.796	0.771	0.788	0.801
505	Jacksonville						78 0.854	0 '		0.863	0.859	0.833		0			_	_	0 '			_		0 1	0.769	0.791	0.766	0.784	0.797
906	Daytona / Gainesville							0 (0.885	0.880	0.849	_	0 (_	_	o .					o (١8/٠٥	0.806	0.777	0.798	218.0
521	Diversified Dental - Las Vegas	0.948 0.965	165 0.986	86 0.966	66 0.971	71 0.993	93 0.969	39 0.983	3 0.999	0.994	0.995	0.980	0.984 0	0.992 0	103 4 0.	0.991 1.	1.013 0.5	0.989 1.007	07 1.015	15 0.944	4 0.971	1 0.986	3 1.006	0.829	0.842	0.869	0.839	0.854	0.876
524	Premier - Minnesota	0.940 0.953	_		_			- 0		0.979	0.977	0.953	_	- 0			_					_		0	0.833	0.862	0.831	0.850	0.870
526	Dental Options Pricing - Oregon							,		1.003	1.001	0.968		_		_			-					0	0.824	0.856	0.820	0.844	0.865
527	Rental Network - Hawaii							0		0.935	0.934	0.901		0				_	0			_			0.796	0.823	0.793	0.814	0.830
528	Diversified Dental - Reno							_		1.102	1.110	1.092		_					_					0	0.914	0.940	0.912	0.924	0.948
549	Maine		30 0.943	_				0		0.966	0.964	0.924		0		_	_		_			_		0	0.796	0.827	0.792	0.818	0.836
220	North Dakota							_		1.015	1.009	996.0		_		_			_					0	0.844	0.880	0.839	0.870	0.889
221	Nevada							0	3 0.961	0.956	0.957	0.943		0			_	_	0			_		0	0.816	0.840	0.814	0.827	0.847
553	Idaho							0.93	0.941	0.924	0.919	0.893	0.910 (0.954 6	.934 0.	_	_	_	45 0.96	39 0.87		_	2 0.947	0.819	0.816	0.841	0.813	0.833	0.847
224	Vermont							9 0.94	0.958	0.927	0.920	0.873	0.893	ე 986.	.951 0.		_	_	69 1.00	0.85		_	696.0 +	0.787	0.775	0.807	0.770	0.800	0.816
222	New Hampshire			85 0.900			20 0.885	35 0.910	0.926	0.899	0.894	0.852	0.869).952 C	.920 0.		_	902 0.9	36 0.96	38 0.83		_	3 0.937	0.771	0.762	0.792	0.758	0.784	0.799
556	Delaware	0.894 0.909	09 0.921		28 0.919	19 0.949		4 0.94	3 0.955	0.933	0.929	0.892	0.908).973 C	.950 0.	_	_	934 0.9	64 0.95	91 0.87		_	3 0.965	0.796	0.791	0.821	0.787	0.812	0.829
557	Washington													1.011		•													
228								0.98	1.003	0.981	0.978	0.940	0.949	0.019	.999 0.		o .	982 1.0	16 1.04	11 0.91	0 0.985		2 1.015	0.811	0.807	0.839	0.803	0.829	0.848
559								36 0.91	3 0.929	0.902	0.896	0.853	0.871).955 C	.924 0.	o (.	904 0.9	40 0.97	72 0.83	5 0.922	_	0.940	0.770	0.760	0.790	0.756	0.783	0.798
260	West Virginia							76 0.90	0.909	0.888	0.882	0.850	0.870).929 C	.902 0.	0 (.929 0.8	387 0.9	13 0.94	13 0.83			0.916	0.788	0.782	0.808	0.779	0.801	0.814
567	Iddississif							55 0.89.	3 0.903	0.8/8	0.872	0.836	0.859).925 C	.894 0	-	<u> </u>	377 0.9	07 0.94	18.0 14		•	0.910	0.776	0.766	0.794	0.762	0.787	0.800
295	Arkansas							T6.0 Ct	0.928	L 6.0	0.906	0.875	0.896	J.945 C	.927	_	٠ ح	o '	35 0.95	0.85		_	0.938	0.805	0.796	0.822	0.793	0.814	0.829
263	South Carolina							0.94	0.953	0.924	818.0	0.8/3	0.893	086.0	0.947	_	0 0	0 0	.963 0.99	0.85		_ `	0.964	0.788	0.7/8	0.809	0.773	0.802	0.818
900	Rhode Island							7.000	0.906	0.889	0.883	0.836	0.868	7.923	902 0	_	-		0.90	00.00		•	-		0.770	0.796	0.767	0.786	0.803
265	Hawaii							0.91	0.922	0.904	0.903	0.872	0.878).938	.918 0.		0 (_	32 0.95	0.85		•	-	ာ် (0.7/0	0.796	0.767	0.786	0.803
266	Pittsburgh						54 0.837	37 0.85	0.856	0.845	0.842	0.823	0.834	0.867 0	.852 0.		0 0		60 0.87	7 0.81		_ `	0 0	o 0	0.762	0.782	0.760	0.773	0.787
792	Philadelphia							0 (0.899	0.884	0.882	0.856	0.866	J.914 C	0 389.0		0 (06 0.92	25 0.84		•	o (<u> </u>	0.7/0	0.794	0.767	0.785	0.801
268	Alabama							0 (216.0 2	0.892	0.887	0.858	0.877).928 C	.904 0.	_	0 (_	16 0.94	5 0.84		•	o (o (0.786	1.80	0.783	0.803	718.0
269	Utah							0 '	o 1	0.882	0.877	0.847	0.864 ().924 C	.896 0.		0 '		07 0.93	36 0.83		_	0 '	o '	0.787	0.811	0.783	0.803	0.816
270	lowa							0 0	0.942	0.916	0.911	0.870	0.887).966 .949	.936 0.	_	0 0		52 0.9E	32 0.85		_ `	0 (o	0.775	0.805	0.770	0.797	0.813
5/1	Massachusetts	0.872 0.886					22 0.893	> (0.928	0.907	0.903	0.868	0.883	7.948 C	0.923	_	> (_	36 0.95	0.85		•	-	<u> </u>	0.778	0.802	0.774	0.797	0.813
572	Oklahoma							0 (0 0	0.912	0.909	0.884	0.894 ().936 (.923 0.	_	0 (o (-		0.788	0.813	0.785	0.804	0.820
3/3	Louisiana	0.853 0.866	0.870	70 0.878	78 0.867	0.830	90 0.863	5 0	0.900	0.873	0.868	0.83	0.833	7.924	0 000		5 0		0.940			•	> T	<u> </u>	0.763	0.78	0.739	0.784	0.797
9/0	New INTEXICO							- 0	<i>-</i>	0.970	0.976	246	0.950	1.0.1	333		0	. '	-			•	- <		0.0	0.042	0.000	0.00	0.000
576	Kentucky							5 0	0	0.930	0.926	0.894	708.0	7875			5 0		<i>-</i>				-	<u> </u>	0.780	0.824	0.758	0.810	0.831
57.0	Kansas							o c	0	0.040	2 6 6	0.020	2000	0.070	0000		o c		41 0.00	0.00		_		<i>.</i>	707	0.70	70.7	2,70	007.0
27.5	Wisconsin							0 0	0.00	0.889	0.883	0.032	0 869	935 0		_	0 0		17 0 94	60.0		_			0.782	0.809	9220	0.00	0.020
579	Tennessee								0	0.864	0.859	0.827	0.846	0 906 0					89 0 91	0 81		_			0 765	0 789	0.761	0 782	0 795
580	Minnesota						29 0.898	0	0	0.914	0.910	0.876	0.891	0.952 0	.930 0.	_	0	_	43 0.968			_		0	0.780	0.808	0.777	0.800	0.816
581	Colorado							0	0	0.917	0.913	0.884	0.902 C	0.951 0			0		0			_		0	0.811	0.836	0.808	0.827	0.842
582	Indiana		63 0.865		72 0.863			0	0	0.868	0.863	0.829	0.849 (0.914 0	.884 0.	_	0		0			_	0	0	0.767	0.793	0.763	0.785	0.799
583	Nebraska							0	0	0.894	0.891	0.865	0.875 (0.922 0			0	-	0			_	0	0	0.778	0.802	0.775	0.793	608.0
584	Connecticut	0.889 0.903					43 0.910	0	0	0.926	0.922	0.886	0.901	0.967	.943 0.		0		0			_	0	0	0.791	0.819	0.787	0.810	0.826
282	Ohio							0	o	0.876	0.871	0.840	0.859 (0.915 0	.890 0.	_	0	-	o			_	0	0	0.775	0.800	0.772	0.793	908.0
586	Michigan							0 1	5 0.992	0.975	0.973	0.941	0.950	00001	.988 0.		0 (03 1.022			_	- 1	o (0.805	0.836	0.801	0.825	0.844
287	Arizona							0 0	0 0	0.964	0.964	0.940	0.945 ().981 (973 0.	_	0 0		- 0			_ `	0 (0.816	0.843	0.814	0.831	0.850
288	New Jersey		218.0 20	12 0.921	0.920			5 0	0 0	0.931	0.929	0.896	0.903).968 C	946 0.		5 0		o 0			_ `	o (<u> </u>	0.785	0.813	0.781	0.802	0.821
000	Sylacuse	0.045 0.057				00000	00000	0 0	0.000	0.002	0.00	0.022	0.042	- 040	0.079		0		5 0			•			76.7	0.709	0.70	707.0	0.793
591	Bichmond							726.0.86	0	0.915	0.910	0.872	0 889 0	0.959	933 0	0.927	0.964 0.9	916 0.947	0	75 0.853	626.0	0.942	0.930	0.783	0.777	0.806	0.774	0.798	0.814
592	Atlanta							0	3 0.945	0.924	0.920	0.886	0.900	0.962	.941 0.	_	0		54 0.97	98.0 6.		_	0		0.786	0.815	0.783	0.806	0.822
593	Washington, DC							3 0.88	3 0.890	0.872	0.869	0.839	0.849 C	0 606.0	.886 0.		0	373 0.8	98 0.92	1 0.82		_	0	0	0.761	0.786	0.758	9.776	0.791
594	Chicago							i4 0.880	0.886	0.859	0.852	0.815	0.836	0.914 0	.878 0.		0	360 0.8	90 0.92	36 0.80		_	0	0	0.760	0.787	0.757	0.780	0.793
595	St. Louis							11 0.92	0.939	0.918	0.913	0.879	0.894 (0.956 0	.934 0.	_	0	319 0.9	47 0.97	73 0.85		_	0.948	0.785	0.782	0.810	0.778	0.801	0.817
596	Sacramento	0.905 0.925	25 0.938		45 0.942	42 0.969		38 0.96	5 0.976	0.957	0.956	0.922	0.930	0.992 0	.973 0.	.968 1.	900 003	958 0.9	88 1.01	0.89	.e 0.960	_	7 0.987	0.800	0.799	0.828	0.796	0.818	0.837
297	Northern California	0.925 0.947	47 0.960		72 0.967	67 0.998		3 0.993	3 1.006	0.983	0.981	0.942	0.951 1	1.025 1	.002 0.	.1 996	036 0.5	385 1.0	19 1.04	15 0.91	5 0.990		7 1.018	0.818	0.815	0.845	0.811	0.836	0.854
298	San Diego							0	3 0.948	0.934	0.934	0.907	0.913 (0.960	.945 0.	.941 0.	3.0 696	334 0.9	58 0.97	75 0.88	5 0.933	3 0.945	9 0.957	0.792	0.795	0.822	0.792	0.810	0.830
299	Southern California	0.893 0.911	11 0.921	21 0.929	29 0.928	28 0.950	50 0.924	24 0.946	0.957	0.939	0.938	0.907	0.913 (0.973 (.953 0.	.949 0.	980 0.9	940 0.9	68 0.98	38 0.88	6 0.944	4 0.958	3 0.967	0.795	0.795	0.823	0.792	0.812	0.831

PPO,	PPO # PPO Name	R7 R	R8	RAF	RB F	RD	R	ĭ. R	N	PS -	ВP	RQ	RR	RS	H	Б	D2	D3	D4	D5			D8 [1 00			M DN	00	P.	_ [
501	Miami Broward County / Dalm Beach	0.750 0.7	0.755 0.0	0.734 0.	0.752 0.0	0.772 0.	0.759 0.7	0.755 0.7	784 0.74	49 0.77	4 0.785	0.698	0.747	0.759	0.773	0.677	0.677	0.698 (0.674 0		0.700 0.	0.692 0.	0.697 0.7	703 0.6	9.0 069.	0.687 0.714	14 0.67	78 0.70	0.72	1 32
503		_						0	19 0.7	37 0.81	0		0	0	0.811	0.706	0.713	_	0.711 0	726 0		_	0	0			_		9 0.75	
504								0	0	92 0.817	0		0.781	0.794	0.816	0.711	0.719	0.737 (0.716 0			_	0	.737 0.7			54 0.723	3 0.744	0	Ŋ
505								0	20 0.787	0 0	0		0	0	0.812	0.706	0.713		0.710 0				0	0 0					9 0.758	ω .
506	Daytona / Gainesville	0.808 0.808	0.818.0	0.794 0.0	0.818.0	0.816 0	8.0 018.0 8.0 678.0	0 0	0	o	0 0		0 0	0	0.827	0.73	0.77		0.417.0				0 0	o c					5 0	χ
500								0.000	0 0	<i>-</i>	0 0		0 0	0 0	0.033	797	0.794		790				0 0	<i>-</i>					<i>-</i>	, ,
524								0	0	0	0		0	0	0.887	0.758	0.767		0.764 0			_	0	0			_		0	. w
526								0	0	o.	0		0	0	0.886	0.738	0.746		0.743 0			_	0	0			_		0	0
527								0	0	o	0		0	0	0.848	0.717	0.723		0.720 0			_	0	0			_		0	Ŋ,
528			0.985 0.		0.973 0.			0.940 0.9	0	0 0	0		0	0	0.971	0.818	0.834		0.832 0				0	0 0			_		0 0	9
550	Marrie North Dakota	0.834 0.8		0.833 0.0		0.839	0.889 0.889	0	0	<i>-</i>	0		0	0	0.910	0.767	0.767	_	763 0			_	0	o c			_		o 0	V 1.
551								0	0	Ö			0	0	0.866	0.732	0.749		0.747 0			_	0	0					0.80	. 0
553								0	0	38 0.865	0		0	0	0.863	0.752	0.759		0.756 0			_	0	0			_		9 0.81	0
554								0	.852 0.80	0.	0		0	0.814	0.835	0.700	869.0	0.727 (0.695 0			_	731 0.7	734 0.7			_	0.73	1 0.76	ıΩ
555								793 0.8	32 0.7	37 0.82	1 0.830	0.721	0.780	0.796	0.817	0.691	0.691	0.718 (0.688 0	.710 0		.716 0.	724 0.7	722 0.7	711 0.7	7.0 90.7	_	95 0.72	4 0.7	က္
556		0.826 0.8	0.836 0.	0.818 0.	0.837 0.		0.828 0.8	0.823 0.8	60 0.8	18 0.85	0 0.858	3 0.753	3 0.805	0.822	0.848	0.716	0.719	0.746 (0.716 0	.737 0		.748 0.	757 0.	745 0.7	740 0.7	7.36 0.71		96 0.75	7.0	<u>ق</u>
557												1											0 6	761				i	i	,
228								0.842 0.8	82 0.8	37 0.87	2 0.875	0.767	_ `	0.838	0.869	0.723	0.729	0.757	0.726 0	701		•	7/2 0.	/5/ 0.7	752 0.7	748 0.7		88 0.76	0.75	ლ ი
229								0.792 0.8	52.0.7	36 0.82	0.830		•	0.785	0.817	0.686	0.686	0.713	0.682 0	. 705		•	118	717	/06 107	0.0		0.77	8 0.74	φg
26U	West Virginia Mississis	8.0 018.0	0.81	0.736 0.770	0.816	.0 818.0	5.0 5.00	0.808 0.8	9.0 0.8	0.83	0.84		_	0.810	0.830	0.714	817.0	0.741	0.417.0			_	720 0.7	795 0.7	735 0.7	31 0.758	~ -	0.74	0.75	2 5
262								0.823 0.8	56 0.75	0.0	7 0.856		_	<i>-</i>	0.0	0.00	0.000	0.755	726 0			_	764 0.	752 0.7	· -	- 10	~	27.0	27.0	1 4
563					0.823			0.812 0.8	53 0.80	0.84	0.850		_	0.815	0.837	0.697	0.696	0.724 (0.693			_	731 0.7	728 0.7	0	712 0.7		0.72	97.0	. 0
564								0	28 0.73	33 0.82	7 0.827		_	0	0.818	0.697	0.702	0.726	0.700			_	741 0.	723 0.7			_	0	7 0.75	9
565								0	29 0.7	34 0.82	2 0.827		_	0.792	0.820	0.692	0.698	0.724 (0 969.0			_	740 0.7	720 0.7			_	0	6 0.75	2
266								0	0	79 0.80	0 0.80£		_	0.777	0.799	0.705	0.712	0.729 (0.710 0			_	742 0.7	726 0.7			_	0	8 0.75	2
292								0	24 0.792	32 0.81	8 0.824		Ŭ	0	0.816	0.700	0.707	0.730 (0.704 0			_	746 0.7	725 0.7			_	0	2 0.75	6
268	-							0	843 0.80	0.83	4 0.843		_	0.811	0.833	0.718	0.722	0.747 (0.719 0	.738 0		_	754 0.7	744 0.7			_	0.751	1 0.7	က္
569								0	0	0.83	2 0.841		_	0	0.830	0.726	0.730	0.751	0.727 0			_	757 0.	753 0.7			_	0	7 0.77	o စ
570								0.807 0.8	46 0.801	0.83	5 0.844		_	0.809	0.832	0.697	0.699	0.725 (0.695 0				734 0.7	728 0.7			_	0.732	2 0.76	0
571								0 0	0 0	0.83	2 0.840			0 (0.830	0.707	0.710	0.735 (0.707 0				747 0.7	735 0.7				0 0	0 0	ω :
5/2	_							0 0	845 0.81	0.83	9 0.84		_ `	0 0	0.837	11/0	0.720	0.742	0 / 1 / 1			_ `	5 0	<u> </u>				0	0.777	- 9
573	Louisiana	0.789 0.7	0.797	0.772 0.0	0.794 0.0	0.807 0.	0.796	0.791 0.8	20 0.783	50 0.81	0.0824		-	0	0.813	0.693	0.694	0.720	0.089.0			_	<i>-</i>	757			_	0	<i>-</i>	2 2
777								0 0	0	7 0.0	0.000		_	0	0.07	0.720	0.736	0.750	723			_	<i>•</i>				_	0 0	<i>•</i>	± 2
576			0.790					0.781 0.8	0	78 0.80	0.806			0	0.799	0.700	0.706	0.724	0.704			_	735 0.7	722 0.7			_	0	0	ıφ
577								0	51 0.81	17 0.84	5 0.851		_	0	0.844	0.720	0.728	0.751	0.725 0			_	769 0.7	746 0.7			_	0	0	0
578	Wisconsin							0	0	0	0		_	0	0.832	0.718	0.720	0.744 (0.717 0			_	0	0			_	0	0	4
579								0	.822 0.78	0	0		_	0.791	0.811	669.0	0.703	0.724 (0.700			_	0	726 0.7			_	0.728	8 0.751	= :
280								0 0	46 0.805		o 0		_ `	0 0	0.834	0.709	0.713	0.738	0.710			_ `	5 0	<u> </u>				0	o 0	- 9
200		0.840 0.8	0.848		0.844	0.843	0.840 0.8	0.836 0.8	0		<i>-</i>		-	0	0.837	0.746	0.702	0.770	700			-	<i>-</i>				-	0	<i>-</i>	2 9
200	Nobracka			0.000				0 0	0 0	0.0.0	<i>-</i>		_	0 0	0.014	0.705	0.703	0.727	710			_	<i>-</i>	<i>-</i>			_	0 0	<i>-</i>	5 4
584								0	0	<i>-</i>	· C		_	0	0.845	0.717	0.721	0.747	718 0				0	747 0.7			_	0	· c	
585								0	32 0.795	Ö	o			0	0.822	0.711	0.716	0.737	0.713 0			_	O	· ·			_	0	0	Ω
586								0	876 0.8	35 0.86	9 0.873		_	0	0.865	0.722	0.730	0.758 (0.727 0			_	778 0.	752 0.7			_	0	0.79	=
587								0	0	842 0.87	2 0.876		_	0	0.870	0.732	0.746	0.769 (0.743 0			_	794 0.7	762 0.7			_	38 0.786	98.0 98	0
588								0.815 0.8	.849 0.81	11 0.84	1 0.847		_	0.810	0.838	90.70	0.711	0.737 (0.708 0			_	754 0.7	734 0.7			_	22 0.75	17.0	_
589								0	22 0.7	34 0.81	2 0.822		_	0	0.810	0.702	0.703	0.725 (0.701 0			_	729 0.	729 0.7			_	0.72	9 0.75	ıΩ
290								0	826 0.78	35 0.81	6 0.820		•	0	0.813	0.684	0.688	0.715 (0.685 0				723 0.7	716 0.7		_		96 0.72	7.0 4:	<u></u>
29 -	Atlanta Atlanta	0.810 0.8	0.819	0.802	0.822	0.819	0.813 0.8	0.808 0.8	852 0.80	0.85	3 0.844	0.739	0.792	0.808	0.833	0.701	0.704	0.730	0.701 0	732	0.734 0.0745 0	0.732 0.0744 0	753 0.	740 0.7	735 07	0.731 0.751	32 0.723	0.73	5 6	າເ
502								0 0	<i>-</i>	20.0	2000		_	0 0	908	60.7	0.7.0	0.740	2 2 2 2 2			•	25.0	747				2.0		, ,
593								0.786 0.8	820 0.78	30 0.00	30.00		0.70	0.790	0.909	0.00	0.030	0.723	0 697			_	723	729 0.7			_	0.70	0.72	2 0
595								0	47 0.80	77 0.83	3 0.846		0	0.810	0.836	0.705	0.709	0.735	0 200.0			_	747	734 0.7			_	6 0.74	3 0 76	2 12
596								0.831 0.8	68 0.8	27 0.85	3 0.865	0.762	0.807	0.826	0.856	0.718	0.725	0.751	0.722 0	740 0		_	769 0.7	748 0.7	746 0.7	0		34 0.76	27.0	. 10
265								0.848 0.8	89 0.8	13 0.87	9 0.885	, 0.773	0.826	0.845	0.875	0.733	0.739	0.766	0.736 0	.756 0		.770 0.	781 0.7	767 0.7	761 0.7	7.0 95	91 0.74	77.0 71	7 0.80	က္
298					0.840 0.			0.823 0.8	55 0.8,	21 0.84	9 0.85	3 0.763	1 0.797	0.815	0.846	0.716	0.724	0.750 (0.722 0	738 0	.755 0.	.761 0.	771 0.	743 0.7	746 0.7	743 0.7	74 0.73	37 0.76	5 0.78	Ω
299								0.825 0.8	58 0.8	22 0.85	1 0.856	3 0.760	0.801	0.818	0.848	0.718	0.724	0.750 (0.721 0	.739 0	.756 0.	.758 0.	768 0.7	746 0.7	746 0.7	742 0.7	75 0.73	35 0.76	37.0 4	4

# Od	PPO # PPO Name	DO	DR			E		E3	E4	ដ	E 6	E7	E8	EA	æ	ED	ш	ᆸ	Z	Z	S	r	ž	ER	ES	ET					i5
501 502	Miami Broward Countv / Palm Beach	0.641	0.676	0.692	0.707		3 0.761		0.758	0.776	0.785	0.769	0.770	0.733	0.753	0.793 (0.822 (0.774	0.770	0.798 (0.831 (),757 (),797 ().780 0 \.818 0	.809 .841 0.	.720 C .760 O	00	.779 0. .812 0.	.789 0 .824 0	.777 0. 820 0.	773 0.7 320 0.8	00	770 0. 818 0.	88
	Tampa	0.680							7 0.796	0	0.822	0.812	4		0.803		0.811			J. 667.0					0		0			.820 0.	8
504	Orlando	0.686	0.731	0.730	0.749	9 0.800		3 0.822	0.801	0.817	0.827	0.817	0.819		0.809		0.816		_	0.804 C					0		0 0			825 0.	8 8
202	Jacksonville Davtona / Gainesville	0.679							0.796	0 0	0.823	0.812		0.782	0.803	0.823	0.812	0.808	0.833	0 808 0	0.839	0.843 0.0	0.762 0	0.802 0.0815 0	0.814 0.0	0 0 0	0.822 0.0	823 0.8	0.841	0.820	20 66
521	Diversified Dental - Las Vegas	0.740					0 0.895	5 0.918	0.893	0	0.926	0.932	0.942		0.929		0.918			0.912 0					0		0			947 0.	98
522	Mastercare Dental - Reno	0.753							0.939	0	0.995	0.992			986.0		0.981		_).962 G					_		_			999 1.	8
524	Premier - Minnesota	0.735				0.873			3 0.878	0	0.914	0.914			0.908		0.905		_).894 C					0		0			923 0.	94
526	Dental Options Pricing - Oregon	0.705							0.876	0	0.922	0.916	0.927		906.0		0.910		_).894 C			_		0		0			923 0.	8
527	Rental Network - Hawaii	0.686					5 0.839		0.836	0	0.873	0.866			0.855		0.863		_).849 C					0		0			368	88
	Diversitied Dental - Reno Maine	0.808	0.827		9 0.891	0.953		1.002	2 0.972	0.987	1.011	1.027	1.040		1.026		1.003		_	0.999		0 0						.054 1.C		052 1.	8 8
550	North Dakota	0.277		0.737					0.042	0	0.003	0.070			0.000		0.070			0 000		<i>i</i> c	842 0		0		0 0			900	ಕ ಕ
3 5	Nevada	0 719							0.000	0 0	0.330	0.920	0.00		0.800		7887			2002.0		<i>-</i>			0 0		907	316 0.0		915	óδ
553	Idaho	0.724		0.773					0.850	0.870	0.882	0.872	0.303		0.865	0.878	7,869	3.866	_	3855 0		904	814	0	0.078		882	383		280	ŏ
554	Vermont	0.651							0.812	0	0.858	0.839	0.847		0.824	_	0.843	0.837		0.820 0	3.854 0	.890	762 0	0	.845 0.	.863 0	.849 0.	345 0.8		841 0.	ŏ
555	New Hampshire	0.648							962.0	0.825	0.839	0.823	0.830	0.786	0.809	0.841	0.827 (0.821	0.857	0.806 0	0.836 0	.868 0.	.754 0	0	.827 0.	.844 0	.833 0.	330 0.8	0	.826 0.	ŏ
929	Delaware	0.679	0.748					2 0.860	0.829	0.853	0.868	0.857	0.865	0.827	0.847	0.865 (0.856	0.851	0.885	0.839 0	0 298.0	.895 0.	.787 0	.840 0.	.855 0.	.875 0	.866 0.	365 0.8	.891 0.	362 0.	õ
	Washington															968.0															
	Oregon	0.686							0.857	0.882	0.903	0.892	0.902	0.863	0.880	0.894 (0.890	0.885	3.923 ().872 C	0 406.0	.929 0.	.813 0	.864 0.	.884 0.	.910 0	.898 0.	301 0.8		897 0.	õ
	North Carolina	0.642							7 0.794	0	0.836	0.819	0.826	0.782	0.806	0.837 (0.822 (0.817	0.853	0.802 0	.832 0	.865 0.	.748 0	0	.823 0.	.841 0	.829 0.	326 0.8	.853 0.	322 0.	œ
260	West Virginia	0.681						0.834	1 0.807	0.829	0.840	0.826	0.828		0.817	0.840 C	0.826	0.822	0.851 (0.810 0	0.833 0	.864 0.	.768 0	0.818 0.	.830 0.	.842 0	.838 0.	336 0.8		833 0.	α
261	Mississippi	0.659							0.790	0	0.827	0.811	0.813		0.802	0.827 (0.812	0.807	0.838	0.793 (0.819 0	.854 0.	.747 0	0	.816 0.	.828 0	.841 0.	321 0.8		817 0.	œ.
295	Arkansas	0.693				3 0.825		3 0.853	3 0.823	0.844	0.859	0.847	0.850	0.815	0.839	0.854 (0.845	0.841	0.870	0.829 0	0.853 0	.883	.784 0	0.833 0.	.845 0.	.861 0	.859 0.	358 0.8	.880 0.	854 0.	ω .
263	South Carolina	0.652		0.718			3 0.810		0.806	0 0	0.849	0.833	0.840		0.820	0.850	0.836	0.830		0.814 C	0.845 0	0 628	760 0		.837 0.	.854 0	.842 0.	339 0.8		835 0.	œο
264	Knode Island	699.0	0.720		0.742	0.802		0.828	0.802	0	0.834	0.826	0.833	0.802	718.0	0.830	0.825	128.0	2.848	7 118.0	0.834 0	0 928.0	774	0.809 0.	.0 000	.840 0	.834 U.	336 0.8		533	×ο
202	nawaii Di#obiiiah	0.003							0.808	> <	9.04	0.830	0.046		0.820	0.838	458.0	0.830		702	0.047	0 900	7637		.000	. 625	045	244		04-1	oα
567	Filisburgii Philadelphia	0.675							0.805	0.822	0.835	0.829	0.836	0.807	0.820	0.830	0.827	0.733	0.849	0.815 0	.837 0	856 0.	774 0	0.810 0.	0.822	842 0	837 0.	340 0.8	0.855 0.	0.837 0.	ဝထ
568	Alabama	0.687							0.812	0	0.844	0.832	0.835		0.824	0.842	7.831	3.827		3.816 0	0 688.0	.868	774 0		.833 0.	.847 0	.862 0.	343 0.8		840 0.	, α
269	Utah	0.694					9 0.819	0.841	0.816	0.835	0.846	0.831	0.833		0.820	0.848 C	0.833	0.829		0.818	0.840	.868	779 0		.837 0.	.848 0	.843 0.	342 0.8		339 0.	õ
570	lowa	0.657				0.812			0.807	0	0.848	0.833	0.841		0.821	0.847	0.835	0.830		0.815 0	0.845 0	.876 0.	.763 0		.835 0.	.853 0	.843 0.	341 0.8		837 0.	ŏ
571	Massachusetts	0.672							3 0.815	0	0.851	0.840	0.847		0.829	0.849 (0.841	0.836).825 C	0.850 0	0			.839 0.	.857 0	.849 0.	349 0.8		346 0.	ŏ
572	Oklahoma	0.687							7 0.822	0	0.853	0.849	0.855		0.841	0.846 (0.844	0.840).833 ເ	0.855 0	0	0 682.0		.839 0.	.860 0	0	6		857 0.	œ
573	Louisiana	0.653							0.786	0.810	0.823	0.805	0.807		0.794	0.825 (0.808	0.803		0.788	0.815 0	.850 0.	٠.		.812 0.	.824 0	.836 0.	815 0.8		812 0.	α
574	New Mexico	0.692							9 0.857	0	0.900	0.892	0.902		0.882	0.890	0.889	0.884		0.873 (0.903	0			.881	.908	.839 0.	902 0.6		899 0.	6
575	Texas	0.688			0.767	7 0.832	2 0.837	7 0.862	2 0.833	0	0.869	0.860	0.867		0.849	0.865 (0.858	0.854		0.843 C	0.870 0	0 0	795 0		.855 0.	.876 0	0 0	o ,		366 0.	ãσi
5/6	Kentucky	7/9.0	0.720	0.716					0.783	5 0	0.808	0.799			0.793	0.806	0./98	0.795			2000	0 0			o 0	0 179	o 0			808 208	χoo
578	Wisconsin	0.681			3 0.755		0.001	0.840	0.03	0.834	0.846	0.829	0.831		0.818	0.848	331	0.826		_	0.838	0	769 0		0	847 0	0	839		336	\circ
579	Tennessee	0.666							0.788	0	0.819	0.804			0.795	0.820	3.805	3.801			.812 0	0			0	820 0	0			312) (20
280	Minnesota	0.674		3 0.729	9 0.753				0.819	0	0.857	0.846	0.853		0.836	0.853	0.845	0.840).829 G	0.856 0	0	.780 0		0	.863 0	0	855 0.8		852 0	- α
581	Colorado	0.716							0.844	0	0.875	0.864	998.0		0.855	0.873 (0.863	0.859 ().848 C	0.871 0	0			0	.878 0	0	2		872 0.	ω
582	Indiana	0.667							۰ 0.792	0	0.825	608.0			0.799	0.827 (0.811	0.807).793 C	0.818 0	0			.816 0.	.826 0	.821 0.			316 0.	ω
583	Nebraska	0.680							0.811	0	0.841	0.835	0.842		0.827	0.835	0.833	0.829).821 C	0.842 0	.861 0.	.780 0		.828 0.	.847 0	0	846 0.8		944	ω ,
584	Connecticut	0.681	0.746	0.738	3 0.762	0.831	0.833	90.860	0.829	0.852	0.867	0.856	0.863		0.844	0.865	0.856	0.851		0.839	0.866	894 0.	764		.854	8/4 0	.865	364 0.8		.0 Log	သာင
	Michigan	0.691							0.002	0 0	0.033	0.019	0.02		0.0.0	0.004	3,886	0.0.0		0.074	90.1	0 0	816 0		878	906	- 68	000		200	ο σ
	Arizona	0.710							0.863	0	0.899	968.0	906.0		0.889	0.885	0.889.0	0.886		0 628	.904 0	0	_		879 0.	0 206	0	911 0.9		0 806	
588	New Jersey	0.674							, 0.828	0	0.866	0.857	0.867		0.845	0.859	0.856	0.852		0.841 6	0 898.0	0			.849 0.	0	0			364 0	ထ
589	Syracuse	999.0							0.790	0	0.822	0.805	0.807		0.793	0.826 (908.0	0.804 (0.791 C	0.815 0	.847 0.	.750 0		.814 0.	.823 0	.818 0.	316 0.8		313 0.	∞
290	New York	0.646							0.801	0.822	0.839	0.825	0.832		0.808	0.838 (0.828	0.823		0.810 0	0.840 0	.864 0.	.759 0		.825 0.	.846 0	.830 0.	328 0.8		325 0.	ω
591	Richmond	0.664		0.722			4 0.814		0.810	0	0.849	0.837	0.844		0.826	0.847	0.837	0.832	0.866	0.820 C	0.847 0	0 976	769 0	0.823 0.	.836 0.	.855 0	.846 0.	345 0.8		941 O.	ထေးပ
292	Atlanta Weekington DC	0.662	0.739		0.735	0.024		0.000	0.703	0.846	0.00	0.00	0.000	0.022	0.840	0.838	0.045	0.845	0.070	0.0000	1001	0 788	750	o c	.847 .0 C18	0 000	923	0.00		22/	ρά
592	Washington, DC	0.660							0.789	0	0.023	0.0	0.02	0.761	0.003	0.023	7807	7802	0.000	787	1813 0	849	745 0	0 0	214	822	815 0.	312 0.6		90	óα
595	St. Louis	0.671							0.816	0	0.853	0.843	0.850	0.814	0.833	0.850	0.842	3.837 (0.869).826 0	3.853 0	.879 0.	776 0	0	.840 0.	960 0	.852 0.	352 0.8	.876 0.	848 0.	ထ်င
969	Sacramento	0.685							7 0.845	0.868	0.887	0.878	0.888	0.853	0.867	0.878	9.876	0.872	0.905).861 C	0 688.0	.911 0.	.807 0	.851 0.	.869 0.	.894 0	.885 0.	389 0.5		385 0.	0
262	Northern California	0.694							0.866	0.891	0.911	0.898	606.0	0.868	0.885	0.904 (668.0	0.893	0.931	0.880	0.912 0	.937 0.	.822 0	.873 0.	.892 0.	.918 0	.905 0.	908 0.5	0	904 0.	õ
598	San Diego	0.692							6 0.839	0.857	0.874	0.869	0.879	0.850	0.861	0.864	0.865	0.861	0.889).853 C	0.878 0	.894 0.	.807 0	0.840 0.	.856 0.	.881	.876 0.	382 0.8	0.899 0.	.880 0.	ω (
299	Southern California	0.688	0.740	0.738	3 0.770	0.840	0.844	0.870	0.841	0.861	0.878	0.8/0	0.880	0.84/	0.859	ר 178.0	98.0	0.865	0.895	ງ.855 ເ	າ ເສສ.(u 106.	າ	0	.862 0.	.886	.878 0.	381 0.5	0	378 U	ώö.

MC-DENT-PPO-ADLT-11-MD

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and \$1,000 Maximum

BBO Warms		9	1	ă	4	2	6	ū	ū	N.	ŭ	1		9	ŭ	t	ē	9		2	ď	9	7	ä	ć	ď	6	0	<u>-</u>	N	
501 Miami		70 262 0	LC.	4	0 741 0	1_	~	٥	779 0	303 0 2	766 0.7	86 0.8	13 0 75	36 0.78	4 0 79	62 0 0	90 82	080	C	0 804	0.824	8280	0.804	0.798	0.753	0.776	0.851	0.814	0.810	0.837	
									0	.846 0.8	817 0.8	833 0.85	58 0.785	35 0.826	6 0.83	34 0.838	9 0.852	0.843	0.862	0.840	0.858	0.863	0.844	0.841	0.805	0.824	0.876	0.850	0.847	0.870	
										0	0		-	0	0	0	0	0	0	0	0.858	0.864	0.846	0.843	0.809		0.874	0.851	0.848	0.870	
	- '									0 0	826 0.8		0 .	_	33 0.841	0		0.848	0	0.845	0.862	0.868	0.851	0.848	0.814	0.833	0.878	0.856	0.853	0.874	
505 Jacksonville	- `	0.845 0.8	0.830	0.831	0.803 0.	0.824 0	0.845	0.833 0.		5 0			_ (_	5 0			0		5 0	0.859	0.865	0.847	0.843	0.808		0.875		0.849	0.871	
500 Daytoria / Garresville 521 Diversified Dental - Las Venas										<i>i</i> c			,	_	<i>i</i> c			0	_	<i>i</i> c	0.070	0.004	0.003	0.000	0.010		0.000		1000	1 00 1	
										, –			,		, –			, -		, –	1.075	1.093	1.077	1.078	1.019		1.089		1.067	1.112	
				_						0	334 0.955	55 0.973	, 0	97 0.929	0	0.959	9 0.948	0	0.973	0	0.965	0.978	0.968	0.965	0.932		0.975		0.961	0.989	
										0			U	_	0			0	_	0	0.989	1.005	0.986	0.984	0.936	0.955	1.007		0.984	1.020	
										0	0		0	_	0	0	0	0	_	0	0.928	0.937	0.918	0.917	0.871	0.887	0.948		0.920	0.950	
528 Diversified Dental - Reno			1.090 1.	1.101 1.	1.083 1.	1.090 1				- -	070 1.0	.091 1.08	_ (28 1.040	- c	30 1.092	- (- (- -	1.076	1.091	1.098	1.106	1.083	1.090	1.074		1.081	1.105	
		0.922 0.8					0.968	0.958	0.952 0.8	0.0 686.0	ى ر	- C	003 0.885	_	0	0	0.942	0.933	-	0	1.006	1.019	0.993	0.942	0.905	0.907	1.027		0.940	1.034	
										0	6.0 626		,	93 0.909	0.924	, ,	, .	, .	- 0	0	0.943	0.955	0.950	0.951	0.931	0.938	0.947	0.949	0.946	0.962	
	9								0	Ö	0	. 0	, 0	0	0	0		, 0	0	0	0.920	0.929	0.911	906.0	0.869	0.892	0.935	0.914	606.0	0.935	
	J								0	o	347 0.8	75 0.9	0	0	o	0	0	0	0	0	0.924	0.935	0.903	0.896	0.829	0.862	0.954	0.914	906.0	0.950	
	_							0	0	0	830 0.8	55 0.8	888 0.784	0	13 0.85	74 0.86	3 0.888	0	0.903	0.870	0.900	0.908	0.879	0.873	0.814	0.843	0.926	0.890	0.884	0.921	
	_	9.0 868.0	0.883 0.	0.888 0.	0.852 0.	0.876 0		0.886 0.	882 0.8	3.0 606	370 0.8	92 0.9.	20 0.82	25 0.87	75 0.88	36 0.89	9 0.91	0.905	0.931	0.898	0.925	0.936	0.912	0.908	0.857	0.883	0.945	0.920	0.915	0.947	
557 Washington																											0.992				
	_							0.926 0.	921 0.	951 0.9	909 0.5	34 0.9	61 0.8	96 0.90	14 0.92	22 0.93	8 0.95	0.947	0.979	0.943	0.972	0.986	0.962	0.959	0.905	0.925	0.994	0.970	0.965	1.001	
	_							0	0	.873 0.8	327 0.8	53 0.8	0	0	9 0.85	50 0.86	0	0.87	0	0.866	0.896	0.906	0.877	0.871	0.811	0.840	0.923	0.887	0.881	0.919	
	- '							0	0	0	0	0	85 0.795	0	0	0	0	0	0	0.856	0.879	0.887	0.865	0.859	0.816	0.843	0.898	0.871	998.0	0.894	
	_ '							0	829 0.8	828 0.8	816 0.8	839 0.8	876 0.77	0	0	0	5 0.857	0.847	0	0.843	0.869	0.877	0.852	0.846	0.797	0.829	0.889	0.858	0.853	0.885	
	_ '							0	0	0 1	0	0	0	0	0	o ,	0	0	0	0	0.899	0.907	0.889	0.884	0.843	0.870	0.915	0.890	0.886	0.917	
563 South Carolina	_ (0.855 0.	0.861 0.			0.876 0	0 0	0	.887 0.8	840 0.8	867 0.90	901 0.792	92 0.853	0.864	0 0	5 0.897	7 0.884	0.916	0.879	0.911	0.921	0.891	0.885	0.824	0.855	0.937	0.902	0.896	0.934	
	- •							5 0	0 0	<u> </u>	5 0	. .	0 0	0 0	<u> </u>	o 0	> 0	0 0	5 0	<u> </u>	0.882	0.888	0.870	0.867	0.827	0.846	0.900	0.876	2/8/0	0.898	
Sos Hawaii		0.0000	0.836	0.883	0.832	0.848 0	0.888 0	0.828	0	<i>-</i>	840 0.8	826 0.88	0100 /00.0	10 0.646	7 0.838	99 U.809	0.092	0	0.902	0.070	0.030	0.906	0.000	0.007	0.044	0.000	0.9	0.034	0.000	0.9.0	
	. •							<i>-</i>	0	868	<i>.</i>	2 6	876 0.700	0 0	<i>-</i>	<i>-</i>		0.029	0 0	0.027	98.0	0.045	0.033	0.869	0.000	0.020	0.032	0.033	0.000	0.030	
								0	0	i o		0	0	0	Ö		, 0	0	0	0	0.883	0.891	0	0.867	0.826	0.852	0.899	0.875	0.871	0.898	
	J							0	0	870 0.8	836 0.855	0	884 0.802	02 0.850	0.859	59 0.861	1 0.878	3 0.868	3 0.888	0	0.885	0.889	0	0.863	0.821	0.845	906.0		0.871	0.897	
	J							0	0	0		0	0	0	0		0	0	0	0	0.907	0.916	0	0.884	0.827	0.856	0.931		0.893	0.929	
	J	9.0 978.0				0.852 0		0		0	_	0	0	0	0	0		0	0	0	906.0	0.913	0.890	0.886	0.838	0.861	0.927	868.0	0.894	0.924	
572 Oklahoma	J			0.878 0.	0.853 0.	0.868 0		0		0	0	0	0	0	0	0	0	0	0	0.881	0.900	0.909	0.894	0.891	0.857	0.874	0.913		0.895	0.917	
	_							0		0	_	0	0	0	0		0	0	0	0	0.866	0.873	0.848	0.841	0.791	0.822	0.889		0.849	0.883	
574 New Mexico	_							O		0		0	0	0	O		O	0	0	0.939	0.965	0.978	0.957	0.955	0.907	0.925	0.984		0.959	0.991	
575 Texas	_ (0 0	884 0.9	0 0	873 0.893	0 (.917 0.832	32 0.876	6 0.887	37 0.899	9 0.911	0	0	0.899	0.922	0.932	0.911	0.908	0.864	0.884	0.941		0.914	0.942	
	- •							5 0		0		o 0	5 0	5 0	5 0		5 0	0 0	0 0	5 0	0.841	0.845	0.830	0.827	0.797	218.0	0.854		1831	0.851	
577 Kansas 678 Wieconein	- •	8.0 688.0	0.885	0.889 0.0	0.864 0.	0.880	0.890	0.886 0.		0.903 0.8	87.0 0.892	O	911 0.839	39 0.873 05 0.851	3 0.884	34 0.896		3 0.895	716.0	0.892	216.0	128.0	0.906	0.903	0.868	0.885	0.925	0.910	0.906	0.929	
								0		0		0	0	0	Ö			0	0	0	0.857	0.863	0.841	0.836	0.794	0.820	0.876		0.843	0.871	
_	J							0		0	0	0	0	0	0		-	0	0	0	0.911	0.920	0.898	0.894	0.846	0.870	0.931		0.901	0.931	
581 Colorado	J	0.901 0.8	0.885 0.		0.856 0.	0.880 0		0		0		0	0	0	0		O	0	0	0	0.915	0.923	0.903	0.899	0.860	0.883	0.932		0.903	0.930	
	_ '							0	.826 0.8	0.851 0.8	814 0.834	0	.868 0.776	76 0.830	0.839	39 0.841	0.855	5 0.845	98.0	0.841	0.865	0.871	0.847	0.841	0.795	0.824	0.886	0.854	0.850	0.879	
	_ (0		0 0	0	0 0	0 0	0 0	0 0		0 0	0	0 0	0 0	0.887	0.893	0.877	0.875	0.840	0.856	0.902		0.879	0.901	
584 Connecticut	- `				0.848 0.			0 0	0 0	300 006	867 0.8	.889 0.91	16 0.824	24 0.873	3 0.884		o -	0.902	0.929	0.898	0.924	0.933	0.909	0.905	0.855	9/8/0	0.945	716.0	0.913	0.944	
		0.833	0.838 0.	0.839 0.0		0.832 0	0.856	0.841 0.	0	<i>-</i>	0 0	5 0	> <	5 0	<i>-</i>		ى ر	0	0	<i>-</i>	0.872	0.878	0.857	0.852	0.810	0.835	0.890		0.000	0.883	
								0	0	.945 0.5	0	935 0.95	.951 0.878	78 0.907	0	23 0.938	8 0.938	0.938	0	0.935	0.954	0.964	0.952	0.951	0.918	0.930	0.966	0.955	0.951	0.975	
	J							0	0	0	0	0	0	0	0	-	0	0	0	0.904	0.926	0.935	0.914	0.913	0.867	0.882	0.948		0.917	0.948	
	_							0	0	o.	808 0.829	0	3 0	0	o.	0	0	5 0.843	0	0.840	0.863	0.868	0.843	0.837	0.790	0.818	0.886	0.851	0.846	9.876	
								0	0	0		0	0	0	0		0	0	0	0	0.898	0.908	0.881	0.879	0.824	0.841	0.928	0.893	0.888	0.923	
	- '							0 0	0 (.887 0.8	847 0.8	o (898 0.804	0.855	o (0 (5 0.892	2 0.883	3 0.910	0.878	0.906	0.914	0.890	0.886	0.834	0.860	0.927	0.898	0.893	0.926	
592 Atlanta	- `			0.881	0.847 0.	0.868 0		0 0	0 0	<i>-</i>		<u> </u>	0 0	0 0	0.078	<u> </u>	- ·	0 0	0 0	0.89	0.916	0.927	0.905	0.900	0.833	0.876	0.936	216.0	706.0	0.938	
593 Washington, DC	. •	0.843 0.8	0.830 0.				0.847 0	0.834 0.	830 0.8	823 0.8	321 0.8	828 0.88	862 0.784	39 0.829	20.0	57 U.844	9 0.864	0 0	0.873	0.83	0.870	0.876	0.836	0.833	0.812	0.830	0.890	0.864	0.850	0.886	
								0	0	892 0.8	355 0.8	76 0.90	1 E	0	0.87	7.0.88	3 0.894	0	0	0.883	0.908	0.917	0.896	0.891	0.844	0.867	0.927	0.903	0.898	0.928	
	J							0	0	.932 0.8	394 0.9	16 0.9	0	0	0.90	77 0.92	0.936	0	0	0.926	0.951	0.961	0.940	0.939	0.891	0.908	0.971	0.947	0.943	0.975	
	_							0.930 0.	926 0.	.957 0.9	313 0.5	39 0.9	66 0.86	31 0.91	1 0.92	9 0.94	3 0.967	7 0.957	0.986	0.952	0.981	0.993	0.967	0.965	0.909	0.929	1.006	0.977	0.971	1.008	
598 San Diego	_ (0.889 0		0.896 0.	893 0.	915 0.8	385 0.5	03 0.9	21 0.84	18 0.880	0.89	96 0.90	5 0.91	0.913	3 0.932	0.910	0.928	0.936	0.922	0.921	0.884	0.897	0.944	0.926	0.922	0.948	
599 Southern California	-	0.907	0.894 0.	0.901 0.	0.870 0.		0.906.0	0.897 0.	893 0.	918 0.	384 U.:	0.9	25 U.o.	74 0.8c	%2 0.0≤	17 U.SL	7 0.92	0.81	0.94	0.916	0.83/	0.946	0.927	0.926	0.881	0.896	0.958	0.933	0.929	0.959	

Color Colo	Color	74 74 74 75 75 75 75 75 75 75	0.784 0.784 0.784 0.788 0.788 0.785 0.785 0.825 0.826 0.828 0.836 0.836 0.787 0.781 0.781 0.792 0.792 0.792 0.793 0.793 0.798	0.785 0.787 0.788 0.788 0.788 0.788 0.788 0.788 0.877 0.887 0.887 0.887 0.887 0.877 0.877 0.785 0.887 0.785 0.887 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787	0.733 0.773 0.773 0.773 0.773 0.778 0.781 0.870 0.870 0.870 0.871 0.871 0.871 0.871 0.872 0.772 0.772 0.772 0.773			0.765 0.765 0.775 0.776 0.777 0.777 0.777 0.8859 0.8859 0.8844 0.8832 0.7832 0.7733		0.736 0.726 0.726 0.730 0.730 0.730 0.730 0.744 0.745 0.746		
Control Files State Control Files State	rd County / Palm Beach	0.779 0.756 0.780 0.756 0.780 0.756 0.780 0.756 0.885 0.786 0.796 0.796 0.796 0.796 0.796 0.796 0.796 0.796 0.797 0.791 0.792 0.891 0.797 0.797 0.791 0.792 0.891 0.797 0.797 0.791 0.792 0.891 0.797 0.797 0.791 0.792 0.791 0.792 0.791 0.792 0.797 0.797 0.797 0.791 0.792 0.891 0.797	0.784 0.784 0.785 0.785 0.0785 0.0855 0.0865 0.0828 0.0828 0.0838 0.0838 0.0838 0.0787 0.797 0.798 0.7	0.785 0.788 0.788 0.788 0.798 0.877 0.872 0.829 0.829 0.829 0.820 0.820 0.820 0.820 0.820 0.820 0.820 0.820 0.820 0.820 0.797 0.797 0.797 0.795	0.777.0 0.781 0.781 0.781 0.870 0.870 0.873 0.962 0.827 0.827 0.827 0.827 0.827 0.827 0.827 0.827 0.827 0.827 0.827 0.827 0.837 0.827 0.83			0.756 0.766 0.773 0.859 0.884 0.884 0.834 0.834 0.834 0.834 0.834 0.834 0.834 0.836		0.725 0.725 0.726 0.726 0.730 0.730 0.734 0.744 0.745 0.745 0.775		
Marchania Marc	wile (1956) (1956) (1954) (1952) (1954) (1952) (1954) (1955) (1954) (195	0.780 0.756 0.756 0.786 0.786 0.786 0.786 0.786 0.786 0.885 0.887 0.887 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.881 0.781 0.782 0.782 0.784 0.782 0.784 0.784 0.784 0.784 0.786 0.787 0.791 0.792 0.891 0.797	0.784 0.785 0.785 0.795 0.820 0.820 0.820 0.820 0.820 0.820 0.820 0.836 0.837	0.788 0.793 0.798 0.877 0.872 0.872 0.882 0.882 0.883 0.884 0.785	0.781 0.786 0.788 0.885 0.893 0.862 0.862 0.823 0.823 0.827 0.827 0.837 0.780 0.774			0.766 0.771 0.0859 0.8859 0.8869 0.8879 0.0934 0.0937 0.0845 0.0758 0.0758 0.0758 0.0758 0.0768 0.0768 0.0768 0.0768		0.726 0.732 0.732 0.730 0.808 0.827 0.734 0.734 0.734 0.738		
	California Cal	0.786 0.761 0.786 0.761 0.780 0.780 0.780 0.780 0.780 0.890 0.890 0.890 0.890 0.890 0.890 0.890 0.890 0.890 0.890 0.790 0.890 0.790	0.789 0.785 0.785 0.785 0.862 0.862 0.862 0.8826 0.8836 0.8836 0.8836 0.787 0.781 0.792 0.792 0.792 0.793	0.793 0.788 0.788 0.938 0.938 0.982 0.8829 0.8829 0.8830 0.8840 0.781 0.781 0.781 0.781 0.781 0.783	0.786 0.781 0.781 0.885 0.887 0.863 0.867 0.867 0.877 0.774			0.771 0.873 0.889 0.889 0.884 0.084 0.073 0.073 0.075 0.075 0.075 0.076 0.0776 0.076 0.076 0.076 0.076 0.076 0.076 0.076 0.076 0.076 0.076 0.0776 0.0		0.732 0.726 0.726 0.808 0.807 0.749 0.746 0.746 0.746 0.747 0.747 0.747 0.748 0.778		
The control of the co	Target Design	0.780 0.756 0.767 0.768 0.769 0.768 0.769 0.763 0.806 0.807 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.815 0.745 0.808 0.745 0.808 0.745 0.745 0.808 0.745	0.785 0.785 0.785 0.785 0.862 0.862 0.862 0.874 0.878 0.878 0.878 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778	0.788 0.798 0.798 0.9387 0.8977 0.8872 0.8874 0.8875 0.8875 0.8876 0.8876 0.8876 0.8877 0.7876 0.7876 0.7876 0.7876 0.7876 0.7887 0.7888	0.781 0.790 0.790 0.885 0.862 0.863 0.863 0.873 0.837 0.837 0.815 0.774			0.0766 0.873 0.883 0.884 0.884 0.083 0.079 0.079 0.076 0.0776 0.		0.726 0.730 0.730 0.734 0.744 0.745 0.746 0.746 0.746 0.747 0.775 0.736 0.730 0.730 0.723 0.723 0.723 0.723 0.723 0.723 0.723 0.723 0.723 0.723		
Total contained the contained	na / Gaineeville 0.849 0.871 0.812 0.812 0.812 0.812 0.812 0.812 0.812 0.820	0.790 0.763 0.865 0.865 0.865 0.865 0.865 0.865 0.865 0.865 0.864 0.812 0.848 0.812 0.848 0.812 0.868 0.869 0.869 0.869 0.769 0.769 0.769 0.769 0.760	0.795 0.871 0.815 0.865 0.865 0.865 0.8868 0.887 0.8888 0.8888 0.8888 0.787 0.797 0.798	0.798 0.897 0.897 0.872 0.872 0.872 0.872 0.873 0.876 0.876 0.785 0.785 0.785 0.785 0.785 0.785 0.786 0.786 0.787 0.787 0.787 0.787 0.787 0.788	0.790 0.885 0.885 0.862 0.968 0.968 0.827 0.837 0.736 0.775 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.776 0.776 0.777 0.776 0.776 0.777 0.776 0.776 0.777 0.776 0.776 0.777 0.777 0.778 0.777 0.778			0.0773 0.0859 0.0844 0.0334 0.0334 0.0397 0.0797 0.0763 0.0764 0.0763 0.0764 0.0764 0.0764 0.0764 0.0764 0.0764 0.0764 0.0764 0.0764 0.0776		0.730 0.808 0.808 0.734 0.774 0.774 0.775		
	flied Dental - Las Vegas 0.975 0.995 1.009 0.937 0.985 0.976 0.995 0.974 0.995 1.009 0.915 0.974 0.005 0.12 0.985 0.92 0.991 0.992 0.991 0.991 0.992 0.991 0.992 0.991 0.992 0.991 0.992 0.994 0.997 0.995 0.994 0.997 0.995 0.991 0.995 0.991 0.992 0.991 0.992 0.991 0.992 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994 0.994	0.865 0.836 0.806 0.806 0.806 0.806 0.806 0.807 0.813 0.708 0.813 0.708 0.813 0.709 0.829 0.709	0.871 0.916 0.916 0.916 0.852 0.820 0.820 0.828 0.836 0.836 0.797 0.797 0.797 0.797 0.798	0.897 0.938 0.938 0.938 0.872 0.882 0.883 0.883 0.887 0.885 0.887 0.887 0.781 0.797 0.781 0.793 0.793 0.793 0.793 0.793	0.885 0.934 0.934 0.868 0.872 0.872 0.875 0.792 0.792 0.793			0.889 0.889 0.834 0.834 0.837 0.0799 0.0758 0.0758 0.0758 0.0758 0.0768 0.0768 0.0768 0.0768 0.0768		0.808 0.734 0.734 0.749 0.749 0.749 0.746 0.775 0.		
The control of the co	care Dental - Reno 1.049 1.086 1.128 0.988 1.062 1.078 1.099 0.867 oral Dental - Reno 0.956 0.988 1.06 0.917 0.957 0.990 0.991 0.997 0.991 0.997 0.991 0.997 0.991 0.997 0.991 0.997 0.991 0.997 0.990 0.991 0.997 0.990 0.991 0.994 0.997 0.991 0.997 0.991 0.997 0.998 0.997 0.998 0.997 0.998 0.997 0.998 0.997 0.998 0.997 0.998 0.997 0.998 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0.999 0	0.906 0.867 0.885 0.885 0.885 0.885 0.881 0.881 0.881 0.881 0.881 0.881 0.882 0.891 0.892 0.793 0.792 0.792 0.792 0.792 0.793 0.792 0.793 0.794 0.795 0.794 0.795	0.916 0.862 0.862 0.823 0.823 0.824 0.846 0.847 0.838 0.781 0.781 0.791 0.792 0.792 0.792 0.793 0.793 0.793 0.793 0.793 0.793	0.938 0.877 0.872 0.982 0.982 0.9834 0.887 0.887 0.887 0.887 0.787 0.787 0.781 0.781 0.781 0.783 0.785 0.785 0.785 0.785 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787	0.934 0.862 0.862 0.863 0.827 0.827 0.837 0.732 0.732 0.774			0.0889 0.0844 0.093 0.093 0.035 0.035 0.056 0.75		0.827 0.734 0.749 0.740 0.746 0.746 0.775 0.775 0.703		
	Previousesota	0.855 0.825 0.825 0.848 0.812 0.848 0.813 0.813 0.813 0.813 0.815 0.828 0.828 0.828 0.828 0.829 0.739 0.745 0.752 0.752 0.752 0.752 0.753 0.752 0.754 0.755 0.754 0.755	0.862 0.855 0.823 0.946 0.823 0.836 0.836 0.787 0.787 0.791 0.792 0.793 0.793 0.793 0.793 0.794 0.794 0.795 0.797 0.797 0.797 0.797 0.797 0.797 0.797 0.797 0.797 0.797 0.797 0.797 0.797 0.798 0.797 0.798	0.877 0.872 0.982 0.9834 0.887 0.887 0.887 0.887 0.787 0.787 0.788 0.781 0.781 0.781 0.783 0.783 0.783 0.783 0.783 0.783	0.870 0.862 0.968 0.968 0.827 0.837 0.732 0.732 0.740 0.774			0.844 0.0332 0.0332 0.0334 0.0345 0.0345 0.0364 0.0768 0.0764 0.0764 0.0763 0.0763 0.0763 0.0763 0.0763 0.0763 0.0763		0.794 0.774 0.774 0.786 0.786 0.775 0.775 0.775 0.730 0.730 0.723 0.723 0.723 0.723 0.723 0.723 0.723 0.723		
	Network - Hawaii 0.988 0.998 1.040 0.915 0.979 0.991 1.009 0.810 0.804 0.991 0.905 0.991 0.972 0.886 0.991 0.905 0.991 0.905 0.992 0.992 0.992 0.905 0.902 0.903 0.902 0.903 0.902 0.903 0.902 0.903 0	0.848 0.812 0.813 0.784 0.815 0.781 0.888 0.823 0.837 0.801 0.808 0.747 0.808 0.775 0.775 0.742 0.775 0.742 0.776 0.775 0.776 0.775 0.776 0.775 0.776 0.775 0.776 0.775 0.777 0.775 0.778 0.775 0.779 0.775 0.779 0.775 0.779 0.775 0.779 0.775 0.779 0.775 0.779 0.775 0.770 0.775	0.855 0.820 0.820 0.828 0.828 0.828 0.838 0.787 0.781 0.781 0.792 0.792 0.792 0.792 0.793 0.793 0.793 0.793 0.793 0.793	0.872 0.9829 0.834 0.880 0.887 0.887 0.785 0.785 0.781 0.781 0.793	0.862 0.983 0.983 0.878 0.875 0.837 0.736 0.776 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.777 0.776 0.777 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.777 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.777 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.7776 0.776			0.832 0.799 0.797 0.797 0.845 0.832 0.768 0.758 0.758 0.774 0.775		0.774 0.749 0.749 0.746 0.746 0.775 0.775 0.705 0.738 0.699 0.769		
Comparison Com	Network - Hawaii	0.813 0.784 0.938 0.910 0.888 0.910 0.889 0.910 0.837 0.811 0.838 0.808 0.706 0.707	0.9820 0.946 0.9484 0.838 0.838 0.838 0.781 0.797 0.791 0.792 0.793 0.79	0.829 0.982 0.884 0.867 0.845 0.787 0.781 0.781 0.781 0.781 0.781 0.783	0.823 0.968 0.867 0.837 0.730 0.730 0.774			0.0334 0.0334 0.0348 0.0848 0.0768 0.0768 0.075 0.075 0.0764 0.077 0.077 0.077 0.077 0.077 0.077 0.077 0.077 0.077 0.077 0.077 0.077 0.077		0.749 0.881 0.786 0.786 0.775 0.775 0.705 0.708 0.699 0.709 0.709 0.709 0.709 0.709 0.709 0.709 0.709		
Parish P	1,078 1,100 1,110 1,035 1,054 1,072 1,103 0,891 2,929 0,960 1,011 0,874 0,949 0,962 0,972 0,782 3,941 0,954 0,970 0,905 0,928 0,941 0,952 0,972 0,783 4	0.838 0.910 0.815 0.781 0.837 0.812 0.838 0.806 0.793 0.754 0.792 0.774 0.775 0.775 0.775 0.776 0.776 0.776 0.776 0.776 0.776 0.777 0.776 0.777 0.776 0.777 0.777 0.777 0.777 0.777 0.778 0.778 0.778 0.779 0.779 0.770 0.779 0.770 0.770 0.770 0.770 0.770 0.770 0.770 0.770 0.771 0.770 0.770 0.770 0.771 0.770	0.945 0.823 0.823 0.838 0.838 0.836 0.787 0.781 0.792 0.792 0.793	0.982 0.834 0.845 0.785 0.785 0.785 0.781 0.781 0.781 0.793	0.968 0.827 0.837 0.837 0.732 0.732 0.745 0.774 0.774 0.774 0.774 0.779			0.033 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		0.786 0.774 0.774 0.775 0.775 0.775 0.738 0.739 0.739 0.739 0.729 0.729		
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# Odd	PPO # PPO Name	6	05	8	8	05	90	07	8	8	8	OA	08	20	8)E C	ř	o g	o I	ó _	ě	Ы	O	Ö	8	О	g	OR	so	ТО
201	Miami				0.574	0.582	0.586	0.587	0.588	0.562	0.566 (.577 0	.586 0.	0	581 0.	579 0.	580 0.5	53 0.5	0	79 0.57	76 0.57	5 0.57	7 0.587		0.582	0.598	0.561	0.578	0.581	0.587
502	Broward County / Palm Beach				0.599	0.607	0.612	0.613	0.614	0.595	0.595 (.604 C	-	0	0	607 0.1	613 0.:	984 0.6	0	05 0.60	09.0	09.0	4 0.61		0.610	0.623	0.585	0.599	0.605	0.614
503	Tampa		0.639	0.651				0.655	0.656	0.636	0.635	.646 C		0	0	0	0	٠ .	0	0	0	0	٠.		0 1	0	0.623	0.637	0.645	0.654
504	Orlando	0.626	0.631	0.643		0.638	0.644	0.647	0.648	0.627	0.626 (. 638 . i		0 0	0 (0 (0 0		0 0	0 0	0	0 0	٠,		0 0	0 (0.616	0.629	0.636	0.646
202	Jacksonville		0.642	0.654				7000	0.658	0.638	0.638	747		0	0 0	0 0	5 0	_ (> 0	5 0	0 0	5 0	_ (<u> </u>	0 0	0.625	0.641	0.648	0.658
200	Daytona / Galnesville	0.603	0.608	0.622	0.607	0.617	0.622	0.625	0.626	0.604	0.605	272		0	0	0	5 0		0	5 0	0	5 0			<i>-</i>	0	0.592	0.608	0.615	0.624
100	Masternare Dental - Dono		0.743	90.00	0.740	20.0	2 0	00.700	2000	2 2 2	2010	207		0	0 0	0	<i>i</i> c	, ,	0	<i>i</i> c	0 0	<i>i</i> c	_		<i>-</i>	0 0	0.767	707.0	200	0000
524	Premier - Minnesota		0.681	0.699	0.679		0.701	0.711	0.715	0.692	0.685 0.685	.706 0	714 0.	0	0	0	0	676 0.7	0	0	0	2 0.693	,		0	0	0.665	0.676	0.686	0.708
526	Dental Options Pricing - Oregon		0.683	0.705	0.681		0.706	0.711	0.714	0.686	J.681 C	0 269		0	0	0	0	U	0	0	0	0	_		0	0	0.657	0.681	0.692	0.712
527	Rental Network - Hawaii		0.604	0.618	0.603		0.620	0.629	0.632	0.591	J.588 C	.625 0		0	0	0	0	U	0	0	0	0	_		0	0	0.593	0.602	0.610	0.625
528	Diversified Dental - Reno		0.837	0.860	0.835	0.846	0.866	0.881	0.890	0.890	0.865 (.873 0		0	0	0	0	0	0	0	0	0	_		0	0	0.810	0.820	0.841	0.882
549	Maine		0.650	0.670	0.648	0.663	0.671	0.671	0.672	0.638	0.639 0	0.651	.662 0.	0.626 0.6	.661 0.0	.650 0.6	.656 0.6	0 (0.684 0.6	659 0.650	0.648	0 0	6 0.675	5 0.650	0.665	0.691	0.622	0.651	0.660	0.673
220	North Dakota		0.680	0.703	0.677	0.695	0.703	0.708	0.709	0.673	0.677	. 199. 1	_	0 0	0 0	0 (90 6	, 0 cc	0 0	o (0 0	0.68	- (<u> </u>	0 0	0.655	0.684	0.692	0.705
551	Nevada		0.629		0.628	0.635	0.646	0.653	0.657	0.637	0.627	.646		0 0	0 0	0 0	204 0.1	520 0.e	0 0	0 0	0 0	0.63	0.65		o 0	0 0	0.610	0.619	0.632	0.654
223	Idano	1/9/0	0.677	0.632	0.676	0.687	0.693	0.699	0.700	0.678	0.6/6	1.692	20.70	0	0	0	704	7.0 690	> 0	5 0	0	0.084	90.0		0.691	0.705	0.662	0.676	0.683	0.636
5.55	Vermont New Hampshire				0.583	0.594	0.014	0.01	0.00	0.26	0.573	586 0	0 665	0	0 0	588 0.5	789 0.4	54 0.0	0	590 0.36	0.00	0.03	7 0.601		0.603	0.634	0.562	0.000	0.007	0.613
556	Delaware				0.620	0.632	0.640	0.646	0.647	0.616	0.616 C	0 989	.648 0.	0	0	638 0.6	345 0.6	301 0.6	0	30 0.63	69.0	0.628	8 0.642		0.636	0.655	0.603	0.622	0.630	0.643
557	Washington							0.706			٥	169		0																
558	Oregon	0.652	0.659	0.679	0.657	0.671	0.680	0.683	0.684	0.652	J.651 C	.666 0	.676 0.	0	.670 0.0	666 0.6	576 O.t	31 0.6	98 0.6	99.0 89	99.0 99	99.0	6 0.68	4 0.661	0.676	0.700	0.632	0.659	0.669	0.684
559	North Carolina			0.584	0.565	0.579	0.584	0.586	0.586	0.554	J. 559 C	.570	.584 0.	0	576 0.	572 0.5	573 0.5	339 0.5	93 0.5	73 0.56	37 0.56	4 0.57	1 0.58	5 0.566	0.577	0.601	0.546	0.571	0.577	0.585
260	West Virginia			0.636	0.621	0.632		0.642	0.643	0.618	J.619 C	.633 0	.645 0.	0	626 0.	637 0.6	342 O.t	9.0 909	51 0.6	29 0.63	34 0.63	5 0.62	7 0.638	8 0.625	0.633	0.649	0.608	0.623	0.629	0.639
561	Mississippi		0.625	0.642		0.636		0.647	0.647	0.621	0.624 C	749 0	.650 0.	0	.630 0.0	640 0.6	344 0.6	9.0 809	0	33 0.63	34 0.635	5 0.63	1 0.64	0	0.636	0.657	0.608	0.628	0.634	0.644
562	Arkansas		0.684	0.702		0.695		0.707	0.709	0.687	J. 687 C	.695 0	.708 0.	0	.0 069	0 669	706 0.t	371 0.7	0	94 0.69	96 0.70	269.0 C	2 0.706	0	0.699	0.719	0.665	0.685	0.692	0.706
563	South Carolina		0.580	0.598				0.602	0.603	0.568	0.572 0	0 685.	.604 0.	0	587 0.	592 0.	593 0.	54 0.6	0	.588 0.58	36 0.58	3 0.586	6 0.59	0	0.592	0.615	0.562	0.585	0.590	0.599
564	Rhode Island		0.620	0.635	0.619		0.636	0.640	0.642	0.612	0.611 (.632 0	.641 0.	0	624 0.	635 0.4	640 0.6	9.0 009	0	.629 0.63	35 0.635	5 0.62	7 0.63	8 0.625	0.634	0.648	0.605	0.620	0.626	0.639
265	Hawaii		0.590	0.603	0.589		0.605	0.612	0.616	0.580	0.576 (.607 C	.612 0.	0	592 0.	909	613 0.	9.0 899	0	98 0.60	09:0 /	0.59	7 0.60	Ó	909.0	0.617	0.576	0.587	0.595	609.0
566	Pittsburgh		0.635	0.645	0.634	0.641	0.646	0.650	0.652	0.631	0.629 (.644 C	.651 0.	0	o (0 (654 0.0	321 0.6	0 0	o (o (1 0.640	0 0.648	0	o (0.655	0.624	0.633	0.639	0.649
200	Philadelphia	0.620	0.626	0.640	0.625	0.634	0.641	0.645	0.647	0.618	0.617	7537	.0444	0 0	<u> </u>	639 0.6	646 0.6	006	5 0	35 0.641	1 0.641	0.63	0.04	0 0	0.640	0.653	1.0.0	0.624	0.631	0.644
208	Alabama Litah		0.641	0.656	0.639	0.651	0.657	0.659	0.660	0.638	0.640	641	651	0 0	641 0.1	-	656 U.Y	2.0 6.5	o c	641 0.64	<u> </u>	0.646	0.65	0.643		0.671	0.622	0.641	0.648	0.659
570	Otali		0.000	0.040	0.034		0.040	0.00	0.032	0.027	7 584 6	100	2.5	0 0	<i>.</i>	<i>.</i>	308	20 0.0	<i>-</i>	<i>-</i>	9	0.040	0.000	0 0	<i>-</i>	0.00	0.02	0.037	0.042	0.030
57.1	Massachusetts		0.032	0.645	0.530		0.010	0.01	0.649	0.55	7 619	635 0	646	0	<i>i</i> c	<i>.</i>	642 0.6	0.0	<i>-</i>	37 0.636	9 6	5 0.53	0.0 4	0	0.004	0.661	0.09	0.530	0.00	0.01
572	Oklahoma			0.670	0.654		0.672	0.677	0.680	0.653).650 C	0 029	.677 0.	0	0	0	382 0.6	39 0.6	0	Ö	0	3 0.663	3 0.676	0	6	0.685	0.637	0.651	0.661	0.676
573	Louisiana			0.600	0.582	0.595	0.600	0.603	0.603	0.581	J.583 C	0 269	.605 0.	0	0	0	599 0.5	9.0 299	0	o	0	1 0.590	0 0.60	1 0.586	0.595	0.615	0.567	0.587	0.592	0.601
574	New Mexico		0.650	0.668	0.648	0.661	0.670	0.675	0.678	0.646	0.642 C	0.664 0	.672 0.	0	0	0	575 O.t	327 0.6	0	0	0	9 0.658	8 0.67	0	0	0.687	0.628	0.648	0.658	0.674
575	Texas				0.647	0.658	999.0	0.669	0.671	0.643	0.642 C	0.859.0	.667 0.	0	0	0	368 0.6	328 0.6	0	0	0	0	5 0.669	0	0	0.681	0.627	0.646	0.656	0.669
929	Kentucky				0.611	0.618	0.623	0.628	0.630	0.607	ე 909.0	.623 0	.630 0.	0	0	0	531 0.	9.0 869	0	o.	27 0.628	3 0.617	7 0.62	0	0.622	0.633	0.602	0.611	0.616	0.626
22.2	Kansas		0.663	0.678	0.661	0.671	0.679	0.686	0.688	0.661	0.657 (0 879.	.686 0.	0	o	0	691 O.t	347 0.7	0	o.	0	9.00	0 0.68	0	0.680	0.693	0.645	0.658	0.668	0.684
278	Wisconsin		0.620	0.634	0.618	0.630	0.634	0.638	0.638	0.613	0.615	.627 C	.640 0.	0	0	0	634 0.0	9.0 0.6	0	0	0	5 0.62	4 0.63	0	0	0.648	0.603	0.622	0.628	0.636
579	Tennessee		0.570	0.582	0.569	0.578	0.582	0.586	0.587	0.564	0.565 (.579 C	o o	0	o 0	o (o 0	4 (0 0	0 0	0 0	0.574	4 0.58	0 0	o 0	0.593	0.557	0.571	0.576	0.584
280	Minnesota	0.629	0.654	0.651	0.652	0.644	0.652	0.655	0.656	0.625	0.626		673	0	650 0.1	664 U.C	<i>-</i>	620 0.6	>	42 0.643 60 0.664	<u> </u>	0.640	0.65	>	0.648	0.668	0.613	0.653	0.642	0.654
28.5	lodiana		0.582	0.595	0.580	0.590	0.595	0.598	0.599	0.573	0.576	0 685	10	0	j	<i>.</i>	<i>-</i>	o c	0	<i>i</i> c		0.03	0.00	0	<i>-</i>	0.607	0.567	0.584	0.200	0.596
583	Nebraska		0.632	0.647	0.631	0.640	0.648	0.654	0.656	0.627).624 C	.648 0	.655 0.	0	Ö	651 0.6	Ö	615 0.6	0	Ö	0	4 0.640	0 0.65	0	0.648	0.659	0.619	0.630	0.637	0.651
584	Connecticut			0.652	0.633	0.645	0.653	0.655	0.656	0.626	J. 627 C	.642 0	.653 0.	0	0	0	Ö	0	0	0	0	2 0.64	1 0.65	0	o.	0.669	0.614	0.636	0.643	0.655
585	Ohio			0.621	0.607	0.617	0.622	0.625	0.626	0.603	0.604 (.616 G	.627 0.	0	o.	0	624 0.5	91 0.6	0	15 0.61	0	3 0.61	3 0.62	0	o.	0.634	0.594	0.609	0.615	0.624
586	Michigan		0.648	0.667	0.646	0.659	0.668	0.674	0.677	0.647	0.642	.662 C	.671 0.	0	0 (662 0.6	675 0.0	327 0.6	0	58 0.66	97 0.66	9 0.656	6 0.67	0	0.667	0.687	0.624	0.645	0.656	0.673
587	Arizona New Joseph	0.667	0.677	0.694	0.676	0.685	0.696	0.702	0.706	0.678	0.670 0	694 0	0 0	654 0.6	.682 0.0	0 0	711 0.6	0.0	.721 0.6	0.70	0.708	3 0.686	6 0.702	2 0.685	0 0	0.710	0.657	0.671	0.682	0.702
200	New Jersey		0.619	0.034	0.0	0.628	0.030	0.640	0.043	0.583	0.000	597	000	o c	<i>-</i>		302 0	23.0.0	o c	20 0.00	0.03	0.024	0.04	o c	0.634	0.630	0.600	0.0	0.623	0.640
900	Syracuse New York		0.557	0.570	0.555	0.565	0.571	0.576	0.576	0.540	0.539	566 0)) (0	<i>i</i> c	565 0.5	566 0.5	27 0.5	0	64 0.56	0.09	0.563	0.000	0	0.570	0.586	0.541	0.558	0.563	0.575
291	Richmond		0.594	0.611	0.593	0.605	0.612	0.618	0.619	0.586	3.587 C	0 609	.621 0.	0	o	0	316 0.5	574 0.6	0	03 0.60	09.0	.09.0 2	1 0.613	0	0.608	0.626	0.579	0.596	0.602	0.614
592	Atlanta		0.615	0.631	0.613	0.625	0.632	0.635	0.636	0.609	0.609.0	.621 0	.632 0.	0	0	· ·	930 0.5	93 0.6	0	22 0.62	22 0.62	3 0.620	0 0.63	0	0.629	0.648	0.593	0.614	0.623	0.635
593	Washington, DC		0.586	0.598	0.585	0.594	0.599	0.604	909.0	0.574	0.574 0	.597 0	.604 0.	0	.0 683	599 0.4	502 0.5	9.0 599	0	93 0.56	97 0.59	9 0.59	1 0.602	0	0.598	0.610	0.572	0.585	0.591	0.602
594	Chicago		0.582	0.596	0.581	0.592	0.595	0.597	0.597	0.570	0.575 (.585 C	.597 0.	0	589 0.	588 0.1	588 0.1	559 0.6	0	87 0.58	33 0.58	1 0.58	5 0.596	0	0.590	0.609	0.567	0.587	0.590	0.596
292	St. Louis		0.592	0.608	0.591	0.602	609.0	0.615	0.616	0.587	786.0	909.	0 919.	0.00	597 0.0	608	0 cTd	0.6	624 0.60	0.60	0.60	0.59	9 0.612	0.596	0.606	0.623	0.5/5	0.592	0.599	219.0
280	Sacramento Northogra Colifornia	549.0	0.049	0.007	0.647	0.000	0.009	0.674	0.673	0.04	959.0	900.	0 200	0.020	000/	554 O.5	7.0 Cas	273	90 0.0	00.0	00.0	0.00	/ O.b /	0.000	0.000	0.083	0.627	0.049	0.650	0.672
, ad	San Diego		0.049	0000	0.047	0.000	0.003	0.07	0.079	0.039	0.000	567	670	627	000 000 000	450 40	378 0.5	9.0	90 08	000	0.00	0.00	0.07	0.00.0	0.003	0.00	0.023	0.030	0.000	0.075
599	Southern California		0.643		0.642	0.653	0.661	0.665	0.668	0.634	7.630	654 0	661 0.	617 0.0	650 0.0	655 0.6	362 0.6	317 0.6	77 0.6	53 0.65	77 0.65	9.065	1 0.66	5 0.648	0.660	0.676	0.624	0.642	0.650	0.665
)	5		,		;	;))	5				;	;	;	;	;	;	;	}	;	; ;	?	;)		5)	5

MC-DENT-PPO-ADLT-15-MD

PPO # F	PPO # PPO Name 501 Miami	N1 0.563	N2 0.566	N3 0.576	N 0.565	N5 0.573	N6 8 0.576	N7 0.579	N8 0.580	N9 0.551	NO 0.555	NA 0.570	NB 0.579	NC 0.547 (ND 0.569 0	NE 7.573 0.	NF .573 0.	NG F 543 0.5	NH N	N N N N N N N N N N N N N N N N N N N	70 0.56	NE 9 0.567	NM 7 0.576	NN 3 0.565	NO 5 0.572	NP 0.587	NO 0.553	NR 0.567	NS 0.570	NT 0.577
	Broward County / Palm Beach		0.592	0.603	0.591				0	0	0.586	0.598	909.0	0.577	0.595	0	0	0	0	0	0	0	0	0	0	0.613	0.578	0.590	0.596	0.605
503	Tampa	0.621	0.628	0.639	0.627	0.634	0.640	0.645	0 0	0 0	0.622	0.638	0.646	0.613	0.630	0.642	.648 0.	.613 0.6	0 0	0 0	643 0.645	5 0.632	0	0 0	0.638	0.650	0.614	0.625	0.632	0.642
	Jacksonville		0.631	0.642	0.630				<i>i</i> o	0	0.624	0.639	0.647	0.615	7.633	0	0	0	0	<i>i</i> o	0	, 0	0	0	0	0.654	0.616	0.628	0.635	0.645
	Daytona / Gainesville		0.592	0.605	0.591				0	0	0.588	0.603	0.614	0.578 (0.593	0	0	0	0	0	0	O	0	0	0	0.617	0.579	0.590	0.597	0.607
	Diversified Dental - Las Vegas		0.744	0.762	0.743				0	0	0.745	0.767	0.772	0.725 (0.748 (0	0	0	0	o.	0	0	0	0	0	0.782	0.722	0.732	0.747	0.776
522 N	Mastercare Dental - Reno	0.775	0.787	0.814	0.784	0.804	0.818	0.824	0 0	0	0.795	0.795	0.810	0.773	0.799	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0.846	0.750	0.784	0.798	0.825
	Prefiller - Millinesota		0.070	0.00	0.0				<i>•</i>	0 0	0.00	007.0	200	0.000	2,079,0	0	0	0 0	0 0	<i>i</i> c	0	, (0	<i>•</i>	<i>•</i>	7.00	0.00	0.00		2000
	Dental Options Friend - Oregon Rental Network - Hawaii		0.592	0.606	0.591				o o	0	0.575	0.617	0.623	0.563	0.591	0	0	0	0	<i>i</i> o	0	, ,	0	0	0	0.619	0.583	0.589	0.597	0.612
	Diversified Dental - Reno		0.834	0.857	0.832				0	0	0.860	0.870	0.874	0.832 ().837 C	0	0	0	0	o	0	. 0	0	0	0	0.883	0.808	0.817	0.837	0.878
	Maine		0.635	0.655	0.633				0	0	0.622	0.639	0.650	0.609	0.643	0	0	0	0	0	0	0	0	0	0	0.675	0.610	0.635	0.644	0.657
	North Dakota		0.663	0.685					0	0	0.658	0.678	0.695	0.643 (0.667	0	0	0	0	0	0	O	0	0	0	0.706	0.642	0.665	0.673	0.687
	Nevada		0.626	0.640					0	0	0.622	0.643	0.647	0.607	0.629 (0	0	0	0	.636 0.6	57 0.664		0	0	0	0.655	0.607	0.615	0.628	0.650
	Idaho		0.668	0.682					0 0	0	0.665	0.685	0.695	0.653	0.668	0	0 (0	0 0	0 0	0 0		0	0 0	0 0	0.695	0.655	0.665	0.673	0.686
555	Vermont New Hampshire	0.574	0.578	0.597	0.5/6	0.09	0.296	0.039	<i>-</i>	0	0.268	0.581	0.097	0.537	0.585	282	579	546 0.	502 0.5	ກິ	75 0.57	0.080	0.0393	<i>-</i>	o c	0.613	0.555	0.581	0.587	0.296
	Delaware		0.606	0.523	0.605				<i>i</i> c	0	0.599	0.625	0.636	0.586	0.607	629	634	587 0.6	338 0.6	615 0.63	96 0.62	7 0.613	<i>i</i> c	0.570	0.979	0.638	0.591	0.605	0.613	0.626
	Washington								,)		0.683			0.678															
	Oregon	0.639	0.647	0.666	0.645	0.659	0.667		0.674	0.636	0.636	0.656	0.667	0.622).654 C	.658 0.	.666 0.	617 0.0	383 0.6	55 0.6	99.0 85	1 0.652	2 0.670	0.648	3 0.663	0.686	0.622	0.645	0.655	0.670
	North Carolina		0.549	0.565					0.570	0.533	0.539	0.556	0.570	0.529 (0.553	0.560	.560 0.	.521 0.5	572 0.5	54 0.5	35 0.55	3 0.552	2 0.564	1 0.548	3 0.558	0.581	0.531	0.551	0.556	0.566
	West Virginia		0.603	0.616	0.602	0.612			o.	0	0.598	0.620	0.631	0.588	3.602	0.625 0	.629 0.	0	9.0 0.6	10 0.6	22 0.62	0	3 0.617	7 0.607	0	0.627	0.593	0.601	0.608	0.619
	Mississippi		0.603	0.619					0	0	0.600	0.746	0.634	0.590	0.674 0	0.626 0	.629 0.	0	0	111 0.6	20 0.62	0	0	0	o.	0.633	0.591	0.604	0.610	0.621
	Arkansas		999.0	0.683					o.	O	0.667	0.682	0.694	0.655 () 799.C	0.888 0	.693 0.	0	0	o.	o.	0	0	0	o.	0.698	0.651	0.664	0.672	0.687
	South Carolina		0.556	0.573	0.554				o.	0	0.546	0.572	0.585	0.535 (0.557	0.577 0	O	O	581 0.5	o.	395.0 0.	0	O	0	3 0.566	0.587	0.542	0.558	0.563	0.574
	Rhode Island		0.607	0.621	909.0				0	0	0.596	0.622	0.631	0.585	0.608	0.626 0	.630 0.	0	0	0	o ,	0	0	0	0	0.633	0.595	0.605	0.611	0.624
	Hawaii		0.579	0.592	0.578				0 1	0	0.564	0.599	0.604	0.551	0.579 (0.602 0	.606 0.	0	0 '	o 1	00.600	0 '	0	0	o (0.605	0.568	0.575	0.583	0.598
	Pittsburgh		0.626	0.636	0.625				0 0	0 0	0.619	0.638	0.644	0.610	0.627	0.642 0	သ တ (0 0	0 0	32 0.644	o 0	· ·	0 0	0 0	0.637	0.646	0.617	0.623	0.629	0.640
	Philadelphia		0.617	0.631	0.616	0.625			o 0	0 0	0.607	0.630	0.638	0.596	0.619	0.634 0	-	0 0	0 0	o 0	o (-	0 0	0 0	o (0.643	0.604	0.615	0.621	0.635
000	Alabania tab	769.0	0.024	0.00	0.023		0.630	0.0450	<i>-</i>	<i>-</i>	0.022	0.700	0.040	0.00	00/00	0.040		909	0 0	<i>-</i>	o c		o c	0 0	<i>-</i>	0.650	0.003	0.023	0.630	0.042
	Otali		0.527	0.039					<i>-</i>	0.0	0.010	0.034	0.044	0.552	0.524	500	563	0	500 0.5	580 0.637	37 0.58F	0.030	0.039	0.027	0.033	0.630	0.0	0.027	0.03	50.0
	Massachusetts		0.619	0.635					Ö	0	0.607	0.627	0.638	0.596 (3.623	.631		0	0	Ö	0		0	0	i d	0.649	0.601	0.619	0.625	0.637
	Oklahoma		0.642	0.656					0	0	0.635	0.660	0.667	0.622	0.643	0.664 0	.673 0.	.627 0.6	0	o.	37 0.670	0	0	0	0	0.669	0.627	0.636	0.646	0.662
	Louisiana	0.630	0.563	0.578	0.562	0.573	3 0.578	0.585	0	0	0.561	0.693	0.589	0.551 (0.630	0.582 0.	0	0	0	0	0	0	0	0	0	0.591	0.550	0.564	0.569	0.579
	New Mexico		0.636	0.653	0.634				0	0	0.626	0.652	0.661	0.611	0.639	0.655 0.	5	0	0	0	0	0	0	0	0	0.670	0.616	0.632	0.642	0.659
575 T	Гехаѕ		0.635	0.651	0.634				0	0	0.628	0.648	0.657	0.615 (0.639	0.651 0	0	0	0	0	o	0	0	0	0	0.666	0.617	0.632	0.641	0.655
	Kentucky		0.600	0.611	0.599				0	0	0.593	0.615	0.622	0.584 (009.0	0.619 0	.623 0.	0	0	o.	0	0	O	0	0	0.619	0.593	0.598	0.603	0.614
	Kansas		0.652	0.667					0	0	0.645	0.670	0.678	0.632	0.653 (0.674 0.	0 1	0	0	361 0.677	0	0	0	0	3 0.668	0.681	0.636	0.646	0.656	0.673
578 4	Wisconsin		0.606	0.619					0 0	0 0	0.599	0.616	0.629	0.590	0.607	0.622 0	.623 0.	0	0 0	0 0	0.618	0 0	0 0	0	0 0	0.632	0.592	0.606	0.612	0.620
	ennessee	0.549	0.554	0.565	0.553	0.561	0.566	0.573	<u> </u>	o 0	0.548	0.568	0.5/8	0.540	0.554	0.5/3 0	<u> </u>	0 0	0	<u> </u>	5 0		5 0	0 0	5 0	0.576	0.545	0.553	0.559	0.567
	Colorado		0.024	0.040	0.022				<i>-</i>	<i>-</i>	0.014	0.000	0.664	0.630	0.020	658 0	· -	0	0	<i>i</i> c	<i>-</i>		<i>-</i>	0	<i>-</i>	0.671	0.003	0.023	0.030	0.045
	Indiana		0.566	0.579					· c	0	0.559	0.578	0.589	0.551	7.567	582 0	583 0	0	0	· c	825.0 67	0	0	0	0	0.590	0.555	0.567	0.572	0.580
	Nebraska		0.620	0.634					0	0	0.611	0.639	0.646	0.599).620 C	.643	0	0	0	o	0		0	0	0	0.645	0.610	0.617	0.624	0.639
	Connecticut		0.625	0.641					0	0	0.615	0.634	0.645	0.603	7.629	0.637	0	0	0	0	0	0	0	0	o	0.657	0.605	0.624	0.631	0.644
-	Ohio		0.595	0.607	0.594				0	0	0.588	909.0	0.616	0.580	0.596	0.611	0	0	0	0	0	0	0	0	0	0.618	0.583	0.594	0.600	0.609
	Michigan		0.637	0.655	0.635				0	0	0.629	0.653	0.662	0.614	0.640	0.655 0.	0	0	9.0 779.	o.	0	0	4 0.660	0	o.	0.674	0.615	0.632	0.643	0.661
	Arizona		699.0	0.685	0.668	0.677			o.	O	0.660	0.688	0.694	0.645 (0.671 (.691	.705 0.	0	0	o.	99 0.703	0	0	0	0	0.701	0.650	0.662	0.673	0.693
	New Jersey		609.0	0.625	0.608	0			0	0	0.595	0.622	0.629	0.582 (0.613 (0.624 0.	0	0	0	o.	0	0	0	0	0	0.640	0.593	0.607	0.614	0.629
	Syracuse		0.578	0.590	0.577				0	o	0.570	0.587	0.598	0.561	0.579 (0.592 0	.592 0.	0	599 0.5	0	38 0.587	0	0	0	0	0.601	0.567	0.579	0.583	0.591
	New York		0.547	0.560					0	0	0.528	0.558	0.565	0.518	0.550	0.559 0	.558 0.	0	0	0	54 0.55	5 0.551	0	0	0	0.575	0.533	0.547	0.552	0.565
	Richmond		0.576	0.592	0.575				0	0	0.568	0.596	0.607	0.556	0.576	0.601	.603	0	0	0	97 0.59	6 0.583	0	0	0	0.605	0.565	0.576	0.582	0.595
	Atlanta		0.601	0.617					0 1	0	0.594	0.611	0.621	0.582	0.605	0.614 0	.620 0.	0	632 0.6	0.613	13 0.61	5 0.606	6 0.619	0	3 0.614	0.633	0.581	0.598	0.607	0.620
	Washington, DC		0.576	0.588					0 0	0 0	0.564	0.590	0.597	0.554	0.577	0.593 0	.595 0.	0 0	0 (o (91 0.59	2 0.581	0 0	0 (o (0.600	0.565	0.574	0.580	0.592
	Chicago		0.571	0.584	0.570				0 0	0 0	0.562	0.576	0.588	0.554	0.575 0	0.581 0	.579 0.	0 0	591 0.5	575 0.57	76 0.57	4 0.574	4 0.583	0 0	0.578	0.596	0.558	0.575	0.577	0.584
292	St. Louis	0.559	0.576	0.591	0.575	0.383	0.592	0.600	<u> </u>	o c	0.569	0.594	0.604	0.557	9/6/0	0.598 0	661	<i>-</i>	379 0.5	40 0.5	80.U %	8 U.382	<i>-</i>	0 0	0.590	0.603	0.563	0.574	0.081	0.595
	Sacramento Northern California		0.039	0.03	0.000				<i>i</i> c	<i>-</i>	0.627	0.647	0.000	0.013	0.044	0 649	655	609	374 0.6	48 00	30 0.00	0.046	3 0.667	0.043	0.000	0.678	0.019	0.030	0.040	0.00
	San Diego		0.645	0.661	0.644				0	0.637	0.632	0.661	0.667	0.618	0.648	663 0	672	622 0.6	380 0.6	55 0.6	37 0.67	0.0453	3 0.666	0.651	0.662	0.675	0.629	0.641	0.650	0.667
	Southern California		0.637	0.653	0.636				0.663	0	0.622	0.649	0.656	0.609).642 C	0.651	.657 0.	610 0.0	368 0.6	45 0.6	72 0.65	4 0.644	4 0.657	7 0.641	0.652	0.669	0.619	0.635	0.642	0.658

15.5. 15.5	# PF	PPO # PPO Name	Ξ	M2	M3	₹	M5	We	Δ	M8	SE SE	3	Į	MB	5	2	Ē	٠.	Ē	Ξ	2	É	Ē	:::::	Z	2	Ā	:			Ē
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Department were and the control of t		oward County / Paim Beach mpa	0.610					0.624	0.669	0.624	0.664	1658 0			o c	. c	o c			0 0	<i>-</i>	0 0			0.610	<i>-</i>	0.683	0.534	0.0	0.667	0.674
Particular Par	ò	lando	0.645						0.661	0.661	0.655	.648 0			0	9 0	0		0	0	0				0		0	0.629	0.650	0.657	0.665
Demand Character 1969 1	Ja	Sksonville	0.658						0.673	0.673	0.668	0.662 0			0	0	0			0	0				0		0	0.639	0.662	0.671	0.678
	Da	ytona / Gainesville	0.631							0.645					0					0	0				0		0	0.610	0.637	0.645	0.652
The control of the co	á	rersified Dental - Las Vegas	0.745						0.787	0.791																		0.733		0.764	0.791
The control of the co	ž	astercare Dental - Reno	0.815							0.853					0													0.776		0.841	0.865
Column C	בֿ מ	emier - Minnesota	0.683							0.720					0 0													0.670		0.698	0.718
Columnia Columnia	בֿ בֿ	ental Options Pricing - Oregon	0.695							0.725																		0.668	0.700	90.70	0.730
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Part Part	2 5	ipe	0.673							0.090										, ,							0 0	0.01	0.020	0.040	200.0
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	S	uthern California	0.649					0.668	0.671	0.674	0.656).645 C	0 699.0	0	0	64 0.6	55 0.67	0		0	4 0.65t	3 0.657		0.679	0.660	0.675	0.685	0.630	0.654	0.663	0.67

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						Fact	Factors Rela	2	an Indem	nity Plan	י with Sa	ame In-Net	letwork	Coinsur	ance,Dedi	ductib	e, and N	laximun	_										
# Odd	PPO # PPO Name					L5		1 27	8-18	9 L	LO LA		٩	LD C	H S	<u>ار</u>	ro E	E S	ے ا			רו	N-	LN C	LO LP		LR	LS	ָר ר
100	Miami Provond County / Bolm Booch	0.585 0.5	0.582.0	0.594 0	0.581		0.594 0	.595 0.	200 0.5	0 0			0 0	0 0	<u> </u>	0.592	0.5/1	0.630	0.591			5 0	0 0	5 0			5 0	5 0	0.0
	Broward County / Paim Beach							0 0	0	0 0			0 0	0	<i>-</i>	0.623	0.039	0.639	0.010			-	0	5 0			> 0	-	9 0
	lampa O i							0 (0 0	0 (0 (0 0	<u> </u>	0.669	0.642	0.684	0.659			-	0 0	5 0			> (-	0.0
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	Jacksonville							۰ د	0 '	۰ د			۰ د	0 '	ا	0.6/0	0.645	0.688	0.663			۰ د	0 '	5 1			۰ د	۰ ح	0.0
	Daytona / Gainesville	0.623 0.6	0.623 0	0.63/ 0	0.627 0	0.633 0		0 (0 (0 (0 (0 (o (0.641	0.61	0.660	0.634			5 (0 (5 (0 (O	0.0
	Diversified Dental - Las vegas							0 (0 0	0 (0 (0 0	<u> </u>	0.806	0.753	0.819	0.772			-	0 0	5 0			> (-	0.7
	Mastercare Dental - Reno		0.809					0	0	0			0	0	o	0.846	0.817	0.888	0.838			0	0	0			0	0	0.8
	Premier - Minnesota							0	0	0			0	0	o.	0.733	0.689	0.739	0.703			0	0	0			0	0	0.7
	Dental Options Pricing - Oregon							0	.723 0.7	.716 0.6		2 0.716	5 0.682	0.710	o.	0.728	0.686	0.750	0.710	0.703	0.708 0	0	.729 0.7	0	25 0.737	7 0.667	0.695	0.708	0.7
	Rental Network - Hawaii							0	0	0			0	0	o.	0.639	0.596	0.645	0.625			0	0	0			0	0	9.0
528	Diversified Dental - Reno	0.823 0.8	0.839 0	0.863 0	0.838 0	0.849 0	0.869 0	0	0	0			0	0	o.	0.919	0.866	0.930	0.863			0	0	0			0	0	0.8
549	Maine							0	0	0			0	0	o.	0.677	0.648	0.709	0.680			0	0	0			0	0	9.0
550	North Dakota							0	0	0			0	0	0	0.719	0.686	0.744	0.711			0	0	0			0	0	0.7
	Nexada															0.673	8090	0 683	0.646			_					_	_	0
	d should be a second and a second a second and a second and a second and a second and a second and a second and a second and a second and a second and a second and a second and a second and a second and a second and a second a							0	0	0			0	0	<i>i</i> c	2.5	0.00	7070	9090			, ,	0	<i>-</i>				0 0	9 6
	Caro							0	0	0			0	0	<i>•</i>	1 0	1 0	1 1 1	0000				0	5 0			9 0	0	5 6
	Vermont	0.614 0.6	0.609	0.629	0.606			.629	77.0.77	9.0		<i>-</i>	0.004	0.633	<i>-</i>	0.619	0.097	0.65	0.024		0 286.	120.	041 0.6	9.0		0.083	0.622	0.63	5 6
	New Hallpsille							717	11	11 00		2 2	2000	0.00	<i>-</i>	0.00	0000	0.020	2000		100	100	0.0	20.0		<i>i</i> o	500	0.0	9 0
	Delaware	0.633 0.6	0.633 0	0.651	0.631	0.645	0.552.0	.657	557 U.t	47 0.6		o	9 0.624	0.647	o.	0.660	0.625	0.675	0.648		.640	.645	995 0.6	45 0.6		o'	0.639	0.648	٥ ٥
	Washington							.714						0.705						į									
-	Oregon		0.669 0	0.690				.693 0.	395 O.t	87 0.6			8 0.657	0.690	0.670	0.693	0.657	0.719	0.686	0.671 C		.683 0.	704 0.6	81 0.7	00 0.71	ö	0.675	0.687	0.7
	North Carolina							.601 0.	300 0.5	93 0.5			0	0.602	0.579	0.594	0.570	0.619	0.596	0.574 0		.593 0.	610 0.5	O		o.	0.593	0	9.0
	West Virginia							.657 0.:	357 0.t	51 0.6			0	3 0.652	0.646	0.660	0.633	0.676	0.651	0.643		.648 0.	662 0.6	O		9 0.622	0.644	0	9.0
	Mississippi				0.641 0		٠.	.665 0.	364 0.¢	o.			0	0	0	0.665	0.639	0.686	0.658	0.643 0		0	0	O		Ö	0.653	0	9.0
295	Arkansas	0.701 0.7	0.700 0	0.720 0	0.698 0	0.712 0	0.721 0	.723 0.	723 0.7	o.			0	0	0	0.725	0.700	0.748	0.716	0.705 0		0	0	O			0	0	0.7
	South Carolina	0.606 0.6	0.602 0	0.621 0	0.600 0	0.615 0	0.622 0	.623 0.4	322 0.6	0			0	0	0	0.617	0.590	0.641	0.617	0.597		0	0	0			0	0	9.0
	Rhode Island							.652 0.4	353 0.6	o			0	0	0	0.654	0.620	0.668	0.645	0.641		0	0	0			0	0	9.0
	Hawaii							620 0.0	324 0.6	O			0	0	O	0.623	0.584	0.632	0.611	0.610		O	0	0			0	0	0.6
	Pittsburgh							657 0.0	359 0.6	C			0	0	C	0.663	0.635	0.673	0.651	0.654		0	0	0			0	0	0
	Philadelphia							652 0 6	354 0 6	0			0	0	0	0.656	0.622	0.669	0.645	0 644		0	656 0.6	0			0	0	0
	Alahama		0.655 0					674 0 4	373 0.6	<i>-</i>			· C	0	· -	0.675	0.051	0.697	0,669	0.657		· -	0	0			· C	0	5 0
	riaballia tob							<i>i</i>	<i>•</i>	<i>-</i>			<i>i</i> c	0	<i>-</i>	0.00	0000	0.037	0.00	0.00		0 0	0	<i>i</i>			<i>i</i> c	0 0	5 6
	Otali							<i>•</i>	<i>•</i>	<i>i</i> c			<i>•</i>	0	<i>i</i> c	0.00	0000	0.00	2000	0.040		0 0	0	<i>•</i>			<i>•</i>	0 0	5 6
	Owa							5 0	5 0	<i>-</i>			5 0	0	<i>-</i>	0.020	0.00	0.0	0.020	0.00		0 0	0	5 0			5 0	0 0	5 6
	Massachuseits							5 0	5 0	<i>-</i>			5 0	0	<i>-</i>	0.600	0.624	0.0 / 4	0.000	0.640		0 0	0	5 0			5 0	0 0	9 0
272	Okarioma			0.000				5 0	<i>•</i>	<i>-</i>			<i>-</i>	0	<i>-</i>	0.030	0.000	0.70	0.00	700.0		0 0	0	5 0			<i>-</i>	0 0	5 6
	Louisiana							o (o (<u> </u>			o (0 (<u> </u>	0.620	0.599	0.643	0.616	0.601		0 (0 (5 0			o (0 (0.0
	New Mexico							5 (o (o (o (0 (<u>ن</u> و	0.691	0.65	0.70	0.678	0.672		0 (0 (0 (o (0 (9.6
	exas							5 1	5 '	ا			5 1	۰ د	<u>ن</u>	0.683	0.65	0.703	0.6/3	0.667		0 '	۰ د	5 '			5 1	0	9 9
	Kentucky							0	0	o ·			0	0	o	0.642	0.615	0.652	0.632	0.632 C		0	0	0			0	0	9.0
	Kansas							0	0	o 1			0 1	0	0 1	0.702	0.664	0.715	0.685	0.688		0	0	0			0 1	0	9.0
	Wisconsin							0	Ó	o.			0	0	o.	0.649	0.624	0.667	0.643	0.632 C		0	0	Ó			0	0	0.6
	Tennessee							0	0	o.			0	0	0	0.601	0.576	0.615	0.593	0.587		0	0	o			0	0	9.0
	Minnesota							0	Ó	o.			0	0	o.	0.663	0.632	0.683	0.656	0.646 C		0	0	Ó			0	0	0.
	Colorado							0	o	o.			0	0	0	0.683	0.656	0.700	0.672	0.667 C		0	0	o			0	0	9.0
	Indiana							0	0	o ·			0	0	0	0.610	0.586	0.627	0.605	0.595 C		0	0	0			0	0	9.0
	Nebraska							0	0	o ·			0	0	0	0.669	0.632	0.679	0.655	0.658 C		0	0	0			0	0	9.0
	Connecticut		0.643 0					0	0	o ·			0	0	0	0.663	0.632	0.684	0.657	0.647 C		0	0	0			0	0	9.0
	Chio							0 0	0 0	o (0 0	0 (o (0.638	0.613	0.654	0.631	0.624 C		0 (0 (0 0			0 0	0 (9.0
	Michigan					0 699.0		0	0	o ·			0	0	0	0.689	0.649	0.708	0.673	0.668		0	0	0			0	0	9.
	Arizona							0 0	713 0.6	9.0 869	682 0.70	0.707	7 0.667	0.694	0.699	0.721	0.675	0.733	0.699	0.707	0 01/.	0.697 0.	.714 0.6	7.0 769.	712 0.718	8 0.664	0.681	0.694	0.0
	New Jersey							5 (0 (o (o (0 (o (0.649	219.0	0.665	0.641	0.635		0 (0 (0 (o (0 (9.6
	Syracuse							0 0	0 0	o (0 0	0 (o (0.617	0.594	0.635	0.614	0.603		0 (0 (0 0			0 0	0 (9.0
	New York							0 0	0 0	o (0 0	0 (<u> </u>	0.5/8	0.545	0.593	0.576	0.563		0 (0 (0 0			0 0	0 (0.0
	Richmond					0.620		5 0	5 0	<u> </u>			5 0	0	<u> </u>	0.633	0.600	0.647	0.623	0.613		0 0	0	5 0			5 0	0 0	9 0
	Atlanta							5 0	5 0	<i>-</i>			5 0	0	<i>-</i>	0.047	0.0	0.000	0.640	0.029		0 0	0	5 0			5 0	0 0	5 6
200	wasnington, DC	0.592 0.5		0.606	0.592 0			.61.	3.0 513	<u> </u>			0.577	0	<u> </u>	0.612	0.580	0.623	0.604	0.601		5 0	0.0	5 0			5 0	0 0	9 0
	Onicago P. Louis							000	200	<i>-</i>			<i>-</i>	0	<i>-</i>	0.602	0.08	0.022	0.002	0.087		5 0	> 0	5 0			5 0	0 0	5 6
	St. Louis							.628 0.	228 0.0	9.0			<u> </u>	0.619	0.613	0.631	0.598	0.646	0.619	0.614		5 0	632 0.6	0.0			o	0 0	9 0
	Sacramento							1.681	283 0.6	90.0	79.0.07	3 0.67	0.642	0.673	0.663	0.682	0.644	0.702	0.6/3	0.666		5 0	689 U.6	9.0 0.0			0.662	0.674	9 0
	Northern California							.678 0.	579 O.t	68 0.6	54 0.66	9 0.67	2 0.640	0.673	0.656	0.676	0.641	0.700	0.671	0.658	.657 0	.668 0.0	687 0.6	67 0.6	83 0.69	5 0.631	0.661	0.671	9.0
	San Diego							.681 0.	585 O.t	9.0 99	53 0.67	6 0.67	9.0.63	0.669	0.670	0.687	0.645	0.700	0.673	0.674 C	.676 0	.671 0.	686 0.6	71 0.6	84 0.69	1 0.641	0.659	0.669	9.0
299	Southern California	0.646 0.6	0.648 0	0.664 0	0.646 0	0.658 0	0 999.0	.670 0.	373 O.t	54 0.6	42 0.66	.4 0.66	7 0.628	3 0.661	0.656	0.672	0.633	0.688	0.662	0.658	.659	.0 099.	9.0 9.9	9.0 69	73 0.68	2 0.630	0.651	0.660	0.

0.000 0.0607 0.0608 0.0629 0.0659 0.0659 0.0692 0.0692 0.0692 0.0692 0.0692 0.0692 0.0693 0.0

# Odd	PPO # PPO Name	Σ Σ	S X	K3	K4 K	K5 K	Ж К	K7 K8	~ 8	8	Ą		Š	5	Ä	Ā F	5 S	Ŧ	± z	3		7	ž	8	<u>₹</u>	ă	Ä	S	¥
501	Miami							0	590 0.58	0 0.574	1 0.585	0.590	0.566	0.588	0.579	0.589 (995.0	0 809'	585 0.	576 0.5	.575 0.583	0	94 0.58	83 0.59	3 0.600	0.564	0	0.588	0.593
502	Broward County / Palm Beach							0 0	0 0	0 0	0 0		0.594	0.611	0.607		0.595 (0.633 0	611 0.	509 0.6		0 0	0 0	09 0.61	9 0.625		0 0	0.611	0.619
203	lampa							0 0	0 0	<u> </u>	0 0		0.634	0.652	0.650		7.637	0 9/90	o (0 0		0 0	0 0	o ر	0 0		0 0	0.652	0.661
50 t	Orlando	0.632 0.6	0.634 0.6	0.658 0.6	0.633 0.6	0.641 0.6	0.659 0.6	0.650 0.65	0	<i>-</i>	0 0		0.638	0.656	0.651		0.629	0 /997		o c		5 C	0		0		0	0.644	0.652
506	Daytona / Gainesville							0	0	6	0		0.608	0.624	0.620		609.0	649 0	i o	0		0	0	6	0		0	0.625	0.633
521	Diversified Dental - Las Vegas				0.749 0.7	0.759 0.7		0.782 0.78	0	Ö	0		0.737	0.758	0.774		0.751	815 0	Ö	0		0	0		0		0	0.757	0.785
522	Mastercare Dental - Reno							0	0	0	0		0.807	0.829	0.805		0.812	0 628	0	0		0	0	0	0		0	0.827	0.853
524	Premier - Minnesota							0	0	0	0		0.673	0.687	0.708		0.685	733 0	0	0		0	0	0	0		0	0.690	0.711
526	Dental Options Pricing - Oregon							0	0	o.	0		0.675	0.702	0.696		0.682	.743 0	o.	0		0	0	0	0		0	0.701	0.720
527	Rental Network - Hawaii							0	0	o.	0		0.581	0.611	0.625		0.590	.637 0	o.	0		0	0	0	0		0	0.615	0.629
528	Diversified Dental - Reno							0	0	0	0		0.841	0.845	0.878		3.865	.928 0	o.	0		0	0	0	0		0	0.844	0.885
549	Maine	0.654 0.6	0.653 0.6	0.673 0.6	0.650 0.6		0.676 0.6	0.676 0.67	77 0.670	0 0.655	0 0		0.641	0.674	0.650		0.640	0 669.	670 0.2	650 0.6		0 0	.688 0.667	67 0.684	0 0		0.660	0.673	0.684
200	North Dakota							<i>-</i>	0 0	<i>-</i>	0		0.070	0.033	0.030		0.070	7,32	<i>-</i>	0		- 0	0 0	د	0 0		> 0	0.702	4 10 0
155 1	Nevada Idoko			0.644 0.6	0.629 0.6	0.636 0.6	0.647 0.6	0.654 0.65	0 0	<u> </u>	0		0.676	0.637	0.648		7.975	747	<u> </u>	>		5 0	0 0	<u> </u>	0		0	0.636	0.657
200	Vomost	0.6/4 0.6	0.677 0.6					<i>-</i>	o c	<i>-</i>	0 0		0.07	0.000	0.034		0.070	0 000	<i>-</i>	> <		>	0 0		0 0		0	0.000	0.700
555	New Hampshire							0		o c	0		0.575	0.601	0.587		574	620	o c	0		0	0	<i>.</i>	0		0	0.00	0.609
556	Delaware							0.649 0.649	0	o	0		0.613	0.635	0.637		0.618	.665 0	638 0.	635 0.6	35 0.6	36 0.6	51 0.63	37 0.65	0 0.658		0	0.638	0.650
557	Washington										0.702			0.698															
558	Oregon	0.661 0.6	0.661 0.6	0.681 0.6	0.659 0.6	0.674 0.6	0.683 0.6	87 0.6	38 0.68	0 0.664	0.679	0.683	0.649	0.680	0.665	0.689	0.652	0.710 0	.678 0.	9.0 999	.9.0 89	75 0.6	96 0.67	75 0.69	3 0.703	3 0.637	0.666	0.679	0.693
559	North Carolina		_					0.591 0.58	30 0.58	3 0.573	0.583	0.591	0.563	0.588	0.572	0.587	0.561	0 2091	584 0.	567 0.5	64 0.5	82 0.5	98 0.58	82 0.59	5 0.606	3 0.552	0.580	0.588	0.595
260	West Virginia							0.647 0.64	17 0.64	0 0.631	0.643	_	0	0.637	0.638	0.653	0.623	0 699	639 0.	335 O.E	36 0.6	37 0.6	49 0.63	37 0.64	8 0.655	5 0.613	0.631	0.640	0.648
561	Mississippi		0.630 0.6	0.647 0.6		0.642 0.6	0.648 0.6	0.653 0.65	53 0.64	9.0	0	_	0	0.643	0.641	0.657	0.629	0 1/91	.645 0.	335 O.e		42 0.6	56 0.6	43 0.65	4 0.66	0	0	0.646	0.655
562	Arkansas		0.689 0.7	0.708 0.6		0.700 0.7	0.709 0.7	0	0	9.	0	_	0	0.702	0.701	0.719	0.691	735 0	705 0.	598 0.7		0	18 0.70	03 0.71	6 0.725	0	0	0.704	0.716
563	South Carolina							0.610 0.609	99 0.59	9	0	_	0.578	0.602	0.593 (0.608	0.578	.624 0	.601 0.	587 0.5		0	.614 0.59	99 0.61	2 0.623	0	0	0.605	0.612
564	Rhode Island							0	0	0.	0	_	0	0.633	0.635	0.649	0.614	0 659	.636 0.	335 O.E		0	o.	35 0.64	6 0.652	0	0	0.634	0.646
265	Hawaii							0	18 0.59	4 0.583	0	_	0	0.598	0.607	0.619	0.578 (.624 0	.603 0.	9.0 909		0	15 0.60	03 0.61	4 0.619	0	0	0.601	0.614
266	Pittsburgh						0.648 0.6	0	0	0	0	_	0	0.643	0.648	0.660	0.630	0 /99'	.646 0.	920 03		0	0	45 0.65	3 0.658	0	0	0.644	0.654
267	Philadelphia							0	0	0	0	_	0	0.636	0.639	0.653	0.618	.663 0	.640 0.	341 0.6		0	0	38 0.64	9 0.65	0	0	0.637	0.649
268	Alabama							0.665 0.665	35 0.663	0	0	_	0	0.659	0.652	699.0	0.643	0 989'	.659 0.	920 0.6		0	71 0.65	99.0 29	0.67	0	0	0.659	0.669
269	Utah							o	0	o .	0.648	_	0	0.647	0.643	0.656	0.629	0 699'	.647 0.	342 0.6		0	0	45 0.65	5 0.663	0	0	0.648	0.655
570	lowa							0 (0	o ;	0 (٠.	0 0	0.611	0.604	0.619	0.588	.634 0	611 0.	500 0.5		0	23 0.608	09 0.62	0.63	0 (0	0.613	0.621
5/1	Massachusetts							o (0 0	<u> </u>	-	_ (0 0	0.643	0.637	0.652	0.620	0 /997	644	536 0.6		0 0	0 0	42 0.65	0.665	5 0	0 0	0.644	0.654
5/2	Oklanoma	0.654 0.6	0.659	0.674 0.6	0.657 0.6	0.667 0.6	0.6/5 0.6	<i>-</i>	640 0.67	0.628	-	_	5 0	0.668	0.6/3	1.691	500.0	0 107.1	0 2/9	507 0.6		0	o 0	<i>-</i>	<u> </u>	5 0	> c	0.669	0.684
070	Now Modio							0.0 0.00	0 0		5 0	_	5 0	0.004	780.0	210.0	000.0	0 002	2002	0.0 280		0	5 0	<i>-</i>	<i>-</i>	0 0	> <	0.000	20.0
77.7	Tevas							<i>-</i>	0 0		<i>-</i>	_	<i>i</i>	0.00	0.001	0.000	119	200		<i>-</i>		0	<i>i</i> c	<i>.</i>	<i>-</i>		0 0	0.00	0.002
576	Kentucky							0.631 0.633	33 0.621	0.613	0	,	0	0.621	0.626	0.638	0.609	644	624 0.	627 0.6		0	32 0.623	23 0.632	0	0	0	0.623	0.632
577	Kansas							0	0	o.	0	_	0	0.673	0.680	0.698	0.659	0 707	O	0		0	0	0.	0	0	0	0.675	0.689
578	Wisconsin							0	0	o.	0	_	0	0.634	0.630	0.644	0.617 (0 299	0	626 0.6		0	0	32 0.642	0	0	0	0.636	0.643
579	Tennessee							0	0	o.	o	_	0	0.582	0.583	0.595	0.569 (.604 0	o -	o		0	0	0	0	0	0	0.585	0.592
280	Minnesota							0	0	0	0	_	0	0.649	0.643	0.660	0.627	0 9/9"	0	0		0	0	47 0.661	0	0	0	0.650	0.661
281	Colorado							0	0	o ,	0	_	0	0.665	0.664	0.680	0.651	.693 0	o .	0		0	0	o ·	0	0	0	999.0	0.676
582	Indiana Nebraska	0.586 0.5	0.584 0.5	0.598 0.5	0.583 0.5	0.594 0.5	0.599 0.6	0.602 0.602	02 0.595 59 0.641	5 0.587	0.598	0.606	0.578	0.595	0.592 (0.604 (0.579 (0 919	595 0.	589 0.5	587 0.593	0 0	.605 0.594 657 0.647	94 0.603 47 0.657	3 0.611	0.572	0.591	0.597	0.604
202	Copportion							<i>-</i>	0 0	<i>-</i>	<i>-</i>	_	<i>-</i>	0.042	0.03	0.000	920.0	0 7/9		<i>-</i>		0	<i>•</i>		<i>-</i>	0 0	0 0	0.043	0.652
585	Ohio							0	0	<i>.</i>	0	,	0	0.622	0.620	0.633	0.606	645 0	9 0	0		0	0	i o	0	0	0	0.623	0.631
586	Michigan							0	0	0	0	_	0	0.663	0.661	0.685	0.644	.700 0	0	0		0	0	0	0	0	0	0.664	0.680
287	Arizona	0.672 0.6	0.678 0.6	0.695 0.6	0.677 0.6	0.687 0.6	0.698 0.7	0	0	0	0	_	0	0.688	0.696	0.718	0.671	727 0	.694 0.	704 0.7		0	0	0	0	0	0	0.688	0.707
588	New Jersey							o.	0	8 0.615	5 0.638	_	0	0.632	0.630	0.646	0.607	0 659	.634 0.	531 0.6		0	47 0.633	33 0.64	6 0.653	0	0	0.632	0.646
289	Syracuse							o'	0	2 0.59	909.0	_	0	0.605	0.601	0.612	0.587	.625 0	.605 0.	597 0.5		0	0		o	0	0	0.607	0.613
290	New York	0.559 0.5	0.558 0.5		0.557 0.5			0.578 0.57	579 0.556	9 0.548	3 0.575		0 0	0.570	0.564	0.575	0.541	.586 0	570 0.0	559 0.5		0	82 0.568	68 0.581	0 0	0 0	0 0	0.570	0.581
000	Atlanta Atlanta			0.0 4 0.0		0.000	0.0 515.0	<i>-</i>	o c			_	<i>-</i>	0.000	0.01	0.020	1.081	0 000	210	000		0	<i>-</i>	- c	5 0	0 0	> <	2.0.0	0.022
202	Machington DC							<i>-</i>	0.030	0.02	<i>-</i>	_	<i>i</i>	0.000	0.053	2609	1000	0000	- 202	507 0.5		0	70.0	0.04	0.00	0 0	0 0	0.032	0.040
594	Chicago							<i>-</i>	<i>-</i>	<i>.</i>	<i>.</i>	_	<i>-</i>	0.597	0.587	0.003 0.598	575	614	594	783		0	04 0.50	90.00	0.0	0 0	0 0	0.230	0.00
595	St. Louis							Ö	0	8 0.598	0.615	,	0.585	0.606	0.608	0.625 (0.590	635 0	609	507 0.6		0.0 70	21 0.60	08 0.62	0 0.627	0	0	0.608	0.620
596	Sacramento							0	78 0.664	4 0.648	0.670	0.672	0.635	0.665	0.659	0.679	0.640	0 2697	.0 299	362 0.6	62 0.6	64 0.6	81 0.66	65 0.68	0 0.688	3 0.631	0.655	0.665	0.679
265	Northern California	0.649 0.6		0.668 0.6	0.647 0.6			0	0	4 0.648	3 0.666	0.669	0.634	0.667	0.653 (0.674	0.637	.694 0	.665 0.	554 0.6	54 0.66	63 0.6	81 0.66	63 0.67	389.0 6	3 0.627	0.655	0.666	0.679
298	San Diego	_						377 0.6	31 0.66	2 0.648	3 0.674	0.676	0.634	0.663	0.667	0.685	0.642	.695 0	.668 0.	571 0.6	74 0.6	9.0 99	81 0.66	67 0.68	0 0.685	5 0.638	0.654	0.664	0.680
299	Southern California	0.641 0.6	0.643 0.6	0.660 0.6	0.642 0.6	0.653 0.6	0.661 0.6	0.666 0.66	39 0.65	1 0.638	3 0.662	0.664	0.624	0.655	0.654	0.670	0.630	.683 0	.658 0.	922 0.6	9.0 /5!	.90 99	71 0.65	56 0.67	79.0 0	7 0.627	0.646	0.655	0.670

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

3 0.806						9 0.82						7.8.0 8			6 0.923					0.883				1 0.833			0.860				3 0.873			0.887				0.830							3 0.902						0 0.832
						44 U.839	_					39 1.021			33 0.966					39 0.924	_		_	36 0.871			16 0.900				0.930			37 0.922					0.936						37 0.943						35 0.870
			0.895 0.895			1038 1038	0.878 0.878				_	0.039 0.039		.982 0.982	0.983 0.983					1004 1004	_			0.886 0.886	0.874 0.874		0.916 0.916			0.997 0.997	929 0 929 0			726 0.837				0.883 0.883							0.959 0.959 0.937 0.937						0.885 0.885
			0.850 0.			0.830 0.						0.887		0	0.934 0.					0.893 0.0				0.842 0.			0.870 0.			0.947 0.				0.891					0.904 0.0						0.890						0.841 0.
0.813	0.847	0.872	0.850	0.851	0.882		0.834			0.882	0.920	0.987		0.933	0.934	0.90	0.912	0.917	0.935	0.893	126.0	0.932	0.841	0.842	0.831	0.926	0.870	0.913			0.902		0.867		0.893	0.869	0.886	0.839	0.904	906.0	0.899	0.869	0.872	0.882	0.91	0.842	0.886	0.910	0.926	0.932	0.841
0.000			0.670		0.679		0.691				0.710				0.661					0.666							0.658	0.663			0.689		0.690						0.673						0.663						0.676
0.857	0.892				0.929						-	0.039		0.982	0.983					0.939				0.886			0.916			0.997				0.937					0.952						0.959				0.974	0.982	0.885
0.631	0.682	0.701	0.706	0.706	0.74	0.808	0.727	0.768	0.662	0.902	0.747	0.663		0.733	0.696	0.002	0.760	0.748	0.666	0.707	0.749	0.685	0.688	0.647	0.688	0.744	0.692	0.698	0.725	0.702	0.725	0.685	0.726	0.692	0.706	0.734	0.671	0.692	0.708	0.723	0.747	0.685	0.666	0.620	0.696	0.653	0.648	0.673	0.724	0.726	0.711
Miami	Broward County / Palm Beach	Татра	Orlando	Jacksonville	Daytona / Gainesville	Diversified Defital - Las vegas	Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Diversified Dental - Reno	Maine	North Dakota Nevada	Alaska	Idaho	Vermont	Delaware	Washington	Oregon	North Carolina	West Virginia Mississippi	Arkansas	South Carolina	Rhode Island	Hawaii Dittohusek	Philadelphia	Alabama	Utah	Massachusetts	Oklahoma	Louisiana	New Mexico Texas	Kentucky	Kansas	Wisconsin	Minnesota	Colorado	Indiana	Nebraska	Connecticut	Michigan	Arizona	New Jersey	Syracuse	New York	Richmond Atlanta	Washington, DC	Chicago	St. Louis	Sacramento	Northern California	San Diego
201	202	203	204	202	902	200	224	226	227	228	249	250	252	253	254	256	257	258	259	260	262	263	264	265	267	268	269	271	272	273	275	276	277	8/8	280	281	282	283	285	286	287	288	289	230	5 6	293	294	295	296	297	298
501	502	203	504	505	200	- 62	524	526	527	258	549	220	552	223	554	25.0	557	228	559	260	- 295	263	564	565	200	268	569	57.2	572	573	4 72	9/9	772	8 /c 20 /c	080	581	582	283	4 22	286	287	288	589	290	- 6	293	594	595	969	597	298

Maximum
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201	Miami						0.853	0.855	0.909 0	.813 0	.771 0.4	0.888 0.8	6.0 698.0	27 0.826	36 0.71	8 0.79	9 0.803	0	0	0.730	0.813	0.817	0.862	0.778	0.746 (0.834 0	.836 0.	.923 0.	96/
502	Broward County / Palm Beach				0.834		0.880	0.895	0.931 0	.842 0	.797 0.	0	0	0	53 0.75	3 0.834	0	_	0	0.764	0.848	0.864	0.894	0.814	0.777	0.866 0	0	0	830
503	Tampa	0.778 0.868	9 0.885	0.917	0.831	0.787	0.879	0.896	0.930	0.841 0.846 0.	0 0	907 0.9	910 0.9	948 0.85	55 0.744			_	0 0	0.760	0.843	0.862	0.8888	0.810	0.778	0.866 0	883	935 0.	830
505	Jacksonville						0.881	0.898	0.933 0	0	0	0	0	0	, 0		, 0	_	0	0.760	0.845	0.863	0.889	0.810		0.868 0	0	938 0.	831
206	Daytona / Gainesville	0.791 0.890	0	0.947	0.847		0.908	0.925	0 996:0	.863 0	0	0	0	.991 0.881	31 0.744		0	_	0	0.768	0.859	0.879	606.0	0.820	0.793 (0.891 0	0	.968 0.	849
521	Diversified Dental - Las Vegas	_		1.025			0.964	1.004	1.031 0	0	0	_ '	_ '	0,	0		0		0 0	0.830	0.950	0.991	1.012	0.899			-	0 0	906
522 524	Mastercare Dental - Keno Premier - Minnesota	0.904 1.068	0.984	1.186	0.990	0.838	0.958	521.1 529.0	0.800	000.	845 0.9	0.1 250.	3.1 36 1.2	.216 1.009 041 0.914	0.875	1 0.922	870.1 6	0.984	0.954	0.889	0.935	0.096	0.999	0.885	0.904	1.066	.1 4 1.	.0 750	888
526	Dental Options Pricing - Oregon			_			0.995	1.030	1.095 0	928	, –	_	_	0	0		,		0	0.824	0.961	0.998	1.051	0.899	0.838	, —	_		915
527	Rental Network - Hawaii						0.939	0.958	1.020 0	.885 0	0	. 0	_	0	0		, 0	_	0	0.791	0.904	0.924	0.974	0.855	0.806	0	_		872
528	Diversified Dental - Reno			_			1.048	1.110	1.128 C	.984 0	.1 606.	_	_	0	36 0.897		_	_	0	0.901	1.040	1.103	1.117 (0.977	. 306.0	_	_	125 0.	981
549	Maine	_	_	1.058			0.970	. 266.0	1.074 C	0.905		- 1		0 0	0 (5 0.935	٠,	0.847	0.795	0.927	0.955	1.017	0.867	0.814	0 ;		.0 79 0.	890
550	North Dakota	0.875 1.019	9 1.047	1.118	0.953	0.887	1.035	1.062	1.137 0	0.967	.900 1.0	.062 1.0	078 1.1	.160 0.982	32 0.834	4 0.963 4 0.963	0 0	1.047	0.904	0.854	0.989	1.020	1.078	0.927	0.875	1.017	045 1.	.132	952
25.2 25.3	Nevada Idabo						0.946	0.983	0.008	897	0	ے ر		<i>-</i>	0		0	0 0	0.881	0.0	0.933	0.970	0.991	0.886	0.824	0 0		003	283
554	Vermont		_	1.039			0.959	0.977	1.058 0	0 968.0	0			0	0	. 0	0	0	0.825	0.780	0.905	0.926	0.991	0.849	0.803	0.937 0	-	.065 0.	877
555	New Hampshire		0	_			0.925	0.941	1.013 0	.868 0	0	0	_	0	33 0.75	.0 0.86	1 0.881	0	0.812	0.765	0.880	0.898	0.956	0.829 (0.904 0	_	.020 0.	851
556	Delaware		0				0.947	696.0	1.030 0	.891 0	0		_	0	0.76	8 0.878	9 0.905	0.946	0.830	0.788	0.903	0.928	0.975 (0.853 (0.809	0.931 0	.953 1.	.032 0.	877
557	Washington						0.980	1.013	1.077 0	0	- 1	- 1	0.022	0 0	_ (•	•	,	1	3		0	1	ر د د			- ,	0 0	903
228	Oregon North Carolina	0.839 0.985	410.1	1.08/	9680	0.847	0.995	1.024	1.100 0	928 0).L /c8.	0.1 420.		.119 0.941 0.047	40.804 777 0 747	7 0.937	0.969	020.1	0.877	0.818	0.955	0.986	0.047	0.893	0.834		.006	.005	.913 866
560	West Virginia						0.913	0.931	0.973	868		, ,	- 0	j		0	0	0	0.010	0.770	0.863	0.883	0.913	0.823	067.0	0.896.0	_	974 0.	853
561	Mississippi						0.944	0.963	1.013 0	.892 0.	, –	, 0	, –	0	15 0.815	0	0	0	0	0.785	0.885	0.908	0.943	0.840		0.925 0	, -	0	875
295	Arkansas					0.849	0.960	0.984	1.026 0	.910 0.	.865 0.9		_	0	0	0	0	0	0.837	0.812	0.911	0.938	0.967	0.866		0.944 0		.023 0.	968
563	South Carolina						0.945	. 696.0		0		0	.030 1.0	0	0	0	0	0	0.786	0.761	0.877	0.898	0.953 (0.825		0		0	998
564	Rhode Island						0.896	0.914 (0.850 0.		0.925 0.9	0	82 0.865	0	2 0.835	5 0.857	0	0.796	0.760	0.858	0.877	0.914 (0.816	_	0.882 0	_	0	838
265	Hawaii						0.907	0.926		0		0	_	0	0		0	0	0.811	0.763	0.872	0.892	0.940	0.825 (0	_	0	842
566	Pittsburgh						0.854	0.870	0.895 0	0.821		0.873 0.8	.881 0.9	1.909 0.831	0 0	2 0.813	3 0.831	0	0.784	0.754	0.827	0.845	0.864	0.798	0.767	0		0.898 0.	813
267	Philadelphia	0.781 0.883	3 0.902		0.840		0.892	0.910	0.953 0	0 0	./96 0.8	0 0	٠,	0 0	0.756		0 0	0 0	0.810	0.766	0.863	0.883	716.0	0.823		0 0	.898	0 0	/83/
200	Alabama Hah			0.955		0.021	0.926	0.946	0.966	0 0		0 0		0.030			0	0 0	<i>-</i>	0.784	0.079	0.90	0.930	0.030	0.010	0 0	_	<i>-</i>	900
570	lowa						0.935	0.954	1023	0	, ,	974 0.9	101	0	99 0.740		7 0.871	0.907	9	0.766	0.880	0.900	0.953	0.830		0.916 0	•	0	862
571	Massachusetts			,		0.818	0.938	0.956		0	, 0	0	_		0	9 0.886	0	0	0	0.791	0.901	0.921	0.969	0.854		0		0	.871
572	Oklahoma						0.910	0.932	_	0		0.935 0.9	.948 0.9	.993 0.878	0		9.0876	_	0.810	0.772	0.872	0.897	0.927	0.831		0	.920 0.	975 0.	853
573	Louisiana			_			0.950	0.968	1.021 0	0 868.0		0	_		0		0	_	o	0.786	0.888	606.0	0.947	0.842		0		0	879
574	New Mexico				0.898		0.972	1.001	1.067 0	0.910 0.	- '	001 1.0	0.17 1.0	.089 0.925	25 0.784		8 0.940	0.986	0.853	0.802	0.930	0.962	1.013	0.874 0		0 0	.986	0 0	897
5/5	Texas	0.808 0.926	0.948	0.998		0.818	0.939	0.959	0 5090	924 0	786 0.8	ى د		o c	277.0 FU	0.878	o c		o c	0.789	0.899	0.922	0.964	0.852	708.0	o c	_	o c	4/8
577	Kansas						0.921	0.944	0.986.0	0	, 0	0	, –		0		0	_	0	0.786	0.890	0.916	0.948	0.847		0		0	864
578	Wisconsin						0.923	0.940	0.987 0	0	0	0	_	-	0		0	_	0	0.782	0.879	0.897	0.933	0.837		0	_	0	862
579	Tennessee						0.899	0.915 (0.957 0	.856 0	U	0	0	0	75 0.735		0	_	0	0.759	0.849	0.867	0.898	0.811		0	_	.959 0.	841
580	Minnesota		2 0.943				0.931	0.952	1.009 0	0 (0 0	0	- 1	0 0	0		0 (0.834	0.784	0.896	0.918	0.964	0.848		0 (.936	.012 0.	865
182	Colorado	0.837 0.939		0.997	0.895	0.844	0.949	0.969	0 800.1	0	824 0.8	0	- <	5 0	0.807		5 0		0.860	0.820	916.0	0.937	0.968	0.8/4	0.834	5 0	_ `	0 210	892
205 583	Nebraska	0.783 0.885					0.897	0.916	0.958 0	.853	0	.922 0.9	.930 0.9	.932 0.865 .976 0.865	0	0.843	3 0.865	0.893	0.805	0.767	0.863	0.883	0.915	0.823		0.884 0		.962 0.	842
584	Connecticut						0.945	0.964	1.025 0	0	0	0	_	0	0		0		0.844	0.793	0.907	0.929	0.978	_		0.928 0	_	031 0.	928
585	Ohio		_	_			906.0	0.923	0.964 0	.863 0.	Ο,	6.0 886.0	0	986 0.880	0		8 0.859		0.803	0.773	0.863	0.882	0.912	0.825 (0	Ο,	.967 0.	850
586	Michigan Arizona	0.836 0.977	1.011 /	1.0/0	0.913	0.845	0.988	1.021	1.084 0	0 0	833	_ <		o c	35 0.806		5 0	7.016	o c	0.821	0.954	0.990	1.039	0.894	0.836		.009	<u> </u>	912
288	New Jersey						0.934	0.956	1.019 0	.878 0	0	0	968 1.0	.036 0.889	0	0	5 0.909		0.835	0.782	0.899	0.922	0.974	0.848	0.796	0.918 0	-	.028 0.	864
289	Syracuse			_			0.898	0.911	0.958 0	.854 0	0	0	0	0	70 0.74	4 0.830	0	0	0.793	0.762	0.853	0.868	0.905	0.814 0	0.783 (0.880	0	.965 0.	838
290	New York				0.854		0.919	0.931	1.007 0	.861 0.	.801 0.	0	_	.026 0.874	74 0.74	9 0.863	0	0	0.812	0.760	0.877	0.890	0.954 (0.825 0	_	0.897 0	_	.024 0.	843
591	Richmond						0.930	0.949	1.012 0	0.875 0.	.822 0.	0 0	- 1	0 0	94 0.74	5 0.84	0	0	0.804	0.769	0.879	0.902	0.949 (0.831		0.912 0	- 1	014 0.	860
282	Atlanta Woohington DC	228.0 108.0	0.944	0.999	0.869	218.0	0.936	/26.0	0.015	0 282	3025	966 0.9	9/4	0.036 0.897	9/ 0.76	78.0 8	0 0	0.936	0.824	0.781	0.894	0.918	0.962	0.845	0.800	0.920	942	.0 810.	200
594	Washington, DC Chicago				0.850		0.905	0.916	0.969	859	./35 O.	9 -	ם מ	988 0.873	73 0.75	3 0.845	5 0.858	0	0.805	0.766	0.862	0.874	0.910	0.820	0.784	0.884 0	0	980	841
262	St. Louis				0.865	0.811	0.933	0.954	1.012 0	.880 0	.826 0	0	_	0.	37 0.75	4 0.860	0	0	0.814	0.776	0.887	0.911	0.954	0.839	_	0.917 0	_	015 0.	998
296	Sacramento		_			0.829	0.965	0.992	1.058 C	0 306.0	.838 0.	-	.004 1.0	75 0.91	0.79	2 0.91	4 0.944	0.993	0.861	0.804	0.930	0.958	1.011	0.874 (0.818 (0.949 0	.976 1.	063 0.	891
597	Northern California					0.846	0.991	1.017	1.094 C	0.927 0	.854 1.	- 6	1.1	09 0.90	36 0.81	3 0.94	5 0.973	1.035	0.887	0.821	0.956	0.983	1.048	0.897	0.833	0.973 0	.999 1.	104 0.	911
298	San Diego Southern California	0.805 0.923	3 0.948	0.996	0.872	0.810	0.929	0.954	1.004 C	0.8/8.0	817 0.8	950 0.9	964 1.0	17 0.886	36 0.78	0.897	0.918	0.955	0.844	0.791	0.902	0.928	0.969	0.854	0.801	0.917 0	942 1.	009	798
5	Southern Camorina				5		5	5	2))	<u> </u>	o	30	5 ?	2.5	5	5	5	5	50.00	136.0	5	0.0	- 5	2	2000	2	;	700

MC-DENT-PPO-ADLT-21-MD

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and Maximum

0.827		0.041	3.40	0.049	0.040	9/0	0.000	990	0.887	920	378	920	0.915	2800	2.5	0.844	0.895	327	0.885	0.902		0 0 3 1	- 7	0.00	0.886	0.927	0.925	0 9 1 9	2 0	0.833	0.848	0.815	0.836	0000	21 0	0.867	0.903	0.886	0.862	0038	0.930	0 0	0.890	0.828	0.863	0.891	0.873	0.878	0.903	0.879	0.849	0.893	0.875	0.916	0.869	0.870	0.0.0	0/0	0.868	0.892	0.890	0.842	0.875	0.892	7897	780	0.924	352	0.875	2
0.812 0.8							0.049		0.809										0.868 0.8	0.874 0.9		0015			_		0.883 0.9				0.826 0.8									0 0 0 0 0					0.838 0.8				0.884 0.9				0.841 0.8									0.821 0.8							90 6980	
0.856.0			0.00.0												220.1		0.914 0.8		0.923 0.8				0.000			0.948 0.8					0.868 0.8			0 010 0								0.0000			0.877 0.8										0.882 0.8		0.000						3.0 606.0		30 9000		_			
0 827 0 8		0.000		0.032					0.879 0.8				0.911 0.9						0.886 0.9	0.893 0.9							0.905 0.8					0.796 0.8					0.890											0.876 0.9	0.897 0.9				0.860 0.8							_									880 0	
0.801 0.8		200		1000					0.860 0.8								0.865 0.8		0.854 0.8			000			0.822 0.8		0.862 0.9							0 842 0 8								0.000		0.775 0.8					0.872 0.8								0.045			0.835 0.8		0.810 0.8	0.846 0.8		0.000		o	0	862 0.8	5
0.783 0.8		0.726					0.000										0.845 0.8		0.830 0.8	0.825 0.8		0 878 0			0.782 0.8		0.821 0.8							0 0000								750.0							0.852 0.8						0.825 0.8		797 0			0.797 0.8			0.824 0.8					0	0.852.03	•
0 839 0							0.000		0.889								0.899 0.4		0.903 0.8								0.921 0.8											_									0.868 0.		0.908 0.9				0.872 0.									0.845 0.							0 891	
0 829 0		0.00					0.000		0.878		0.869 0.						0.8888 0.		0.889 0.				500				0.898 0				0.839									0 010															0.860		0.075						0.877 0.		2000				0 884 0	
C		<i>.</i>	<i>.</i>	o o	o o	o c	o o	<i>.</i>		0	o.	0	C	· c	<i>.</i>	Ö	Ö	Ö	Ö	0	C	Ċ	· ·	· •	o.	0	0	C	<i>.</i>	ġ,	Ö	0	0		<i>.</i>	Ö	Ö	0	C	· c	<i>.</i>	i o	o o	Ö	0	o.	Ö	0	0	0	0	0	0	0	C		<i>-</i>	o o	o ·	o.	Ö	Ö	Ö	С	<i>-</i>		0	Ö	C	i
	Dalm Boach	Talli Deacil				llle Vogos	- Las vegas	0 - 1	, E	cing - Oregon	lawaii	- Reno																																																										1
501 Miami	Broward County / Dalm Beach	Sloward County / t	-allipa Orlando	Undrago	Jacksonville	Daytoria / Garresville	Jiversined Dental	Mastercale Delital - nello	Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Diversified Dental - Reno	Maine	North Dakota	Volum Danota	Nevada	Idaho	Vermont	New Hampshire	Delaware	Washington	Oregon	Jegon	North Carollia	West Virginia	Mississippi	Arkansas	South Camlina	שווווים ווים לכ	Knode Island	Hawaii	Pittsburgh	Philadelphia	Alahama	Maballa Mak	Utan	lowa	Massachusetts	Oklahoma	- cueiaino	Louisiana Now Mexico	dew intextico	lexas	Kentucky	Kansas	Wisconsin	Tennessee	Minnesota	Colorado	Indiana	Nebraska	Connecticut	Ohio	Michigan	Arizona	New Jersey	Syracise	Jyracuse Jen: Work	New York	Richmond	Atlanta	Washington, DC	Chicago	St Louis	Sacramento	Sacramento	Northern California	San Diego	Southern California	
501											527 F						223		555 N								562					566 F								7.73			2/2		577			580 N	581				585									293	594 (500	
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Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

Broward County / Palm Beach 0.805 0.764	0.705 0.660 0.737 0.689 0.735 0.688 0.734 0.687	0.672 0.459 0.701 0.479 0.699 0.478	0.861 0.894 0.891	0.813 0.645 0.844 0.673 0.841 0.671	0.679	
0.836 0.835 0.835 0.805 0.905 0.926 0.926 0.926 0.926 0.926 0.926 0.927 0.926	737 735 734		0.894		0.709	
0.833 0.835 0.835 0.805 0.905 0.926 0.926 0.926 0.926 0.926	735		0.891		0.707	
0.835 0.805 0.805 0.962 0.926 0.926 0.926 0.897 0.897	734					
0.832 0.835 0.805 0.905 0.926 0.926 0.926 0.927 0.931	5		0 890		707 0	0.554
0.962 0.962 0.962 0.926 0.926 0.926 0.931			1 0		707	
0.302 0.362 0.326 0.326 0.387 0.301 0.301	1 1	0.000	000		2 0	1000
0.962 0.926 0.926 0.926 0.884 0.907 0.901			0.00		0.00	
0.890 0.926 0.926 0.884 0.897 0.901	863		1.025		0.856	
0.926 0.926 0.884 0.897 0.901 0.831			0.945		0.769	
0.926 0.884 0.897 0.901 0.831			0.989		0.791	
0.320 0.884 0.897 0.901 0.831					101	
0.884 0.897 0.901 0.831	3		9		5	
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		0.754 0.515	0.962	908 0.722	0.760	
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0.835 0.783	0.728 0.682	0.702 0.465	0.896	0.846 0.661	669.0	0.583
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0.863 0.820		0 725 0 493	926.0	_	0.730	0.567
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0.871 0.824		0 727 0 495	0 935	1882 0 694	0 731	0.583
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0.898 0.856		0.755 0.515	0.963	0.909 0.723	0.761	0.586
South Camina		0 726 0 494	0 031		0.730	
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0.766 0.725		0.639 0.435	0.821		9 0.642	0.510
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0.804 0.766		0.673 0.460	0.859	811 0.647	7 0.681	0.536
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0.822 0.783			0.879		0.695	
0.886 0.844	0777 0730	0 744 0 508	0.950	0.895 0.713	0 751	0.584
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0.876 0.834		0.734 0.501	0.937		0.741	0.582
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	200		0.033		0.700	
0.826 0.789		0.693 0.473	0.882		0.701	0.551
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0.852 0.801		0.717 0.477	0.913			0.591
			0 934			0
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0.886 0.844	0.779 0.730	0.743 0.507	0.948	0.896 0.712	0.751	0.589
0.843 0.801		0.706 0.482	0.902		0.713	
	1		1 1			
_			0.885		0.694	
0.871 0.831	0.765 0.721	0.734 0.500	0.933	0.880 0.703	0.741	0.566
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	. / 63		0.340		0.742	
0.828 0.784		0.692 0.471	0.887	0.836 0.662	2 0.697	0.557
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0.861 0.816		0.721 0.491	0.924	0.872 0.689	0.726	0.572
0.856 0.816	0.752 0.705	0 719 0 490	0 917	_	0 725	
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0.834 0.790			0.894	0	0.701	
0.861 0.818		0 722 0 491	0 923	0871 0690	727 0	
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0.866 0.825		0.726 0.495	0.928		0.733	0.572
0.855 0.819		0.720 0.492	0.916		0.728	0.565
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0.837	55/		0.830		0.708	
Washington, DC 0.840 0.806	0.747 0.698	0.708 0.484	0.895	0.846 0.680	0.718	0.556
0 6 4 0			0 00 7		0 720	
	9		0.307		0.720	
0.852 0.808	0.742 0.698	0.712 0.485	0.913	0.862 0.681	0.717	0.569
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0.8/0	/0/	>	0.932		>	0.38
Northern California 0.917 0.875	0.807 0.757	0.771 0.526	0.980	0.925 0.739	9 0.778	0.604
101	1	(1		(
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Charles Char	The control of the co	Diversified Dental - Las Vegas	0.773 0.784 0.886 0.782 0.794 0.812 0.813 0.813 0.813 0.818 0.818 0.818 0.824 0.825 0.794 0.875 0.895 0.806 0.772 0.831 0.883 0.896 0.824 0.806 0.824 0.806 0.800 0.824 0.806 0.800 0.824 0.805 0.800 0.824 0.805 0.800 0.824 0.805 0.800 0.824 0.805 0.805 0.800 0.824 0.805	0.752 0.777 0.793
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0.733 0.732 0.732 0.722 0.720 0.740 0.762 0.739 0.745 0.721 0.737 0.689 0.716 0.723 0.757 0.687 0.686 0.693 0.775 0.747 0.686 0.677 0.740 0.762 0.753 0.776 0.790 0.744 0.740 0.762 0.739 0.745	0.733 0.732 0.752 0.724 0.726 0.729 0.746 0.729 0.746 0.729 0.746 0.729 0.746 0.746 0.740 0.762 0.739 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.746 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.740 0.446 0.748 0.749 0.749 0.749 0.740 0.749 0.740 0.749 0.749 0.749 0.749 0.740 0.749	llanta	0.759 0.784 0.754 0.773 0.793 0.771 0.773 0.756 0.772 0.719 0.739 0.757 0.790 0.702 0.702 0.717 0.811 0.775 0.703 0.693 0.769 0.801 0.753 (0.707 0.769
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0.750 0.749 0.774 0.764 0.762 0.761 0.762 0.728 0.740 0.709 0.728 0.740 0.709 0.700	0.750 0.749 0.774 0.784 0.782 0.761 0.782 0.785 0.781 0.709 0.728 0.747 0.780 0.691 0.800 0.706 0.789 0.785 0.891 0.759 0.791 0.805 0.897 0.700	hicago	0.749 0.771 0.742 0.758 0.781 0.746 0.748 0.733 0.759 0.689 0.721 0.748 0.782 0.680 0.673 0.699 0.794 0.759 0.674 0.660 0.751 0.748 0.731 (0.768
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alifornia 0.801 0.800 0.827 0.793 0.812 0.841 0.811 0.819 0.797 0.814 0.757 0.774 0.796 0.833 0.735 0.754 0.857 0.822 0.734 0.723 0.812 0.850 0.794 0.830 0.860 0.744 0.870 0.777 0.759 0.776 0.779 0.775 0.721 0.806 0.773 0.755 0.775 0.	alifornia 0.801 0.800 0.827 0.793 0.812 0.841 0.811 0.819 0.797 0.814 0.757 0.774 0.796 0.833 0.735 0.755 0.754 0.857 0.822 0.734 0.723 0.812 0.850 0.794 0.830 0.860 0.744 0.796 0.794 0.800 0.744 0.796 0.797 0.770 0.777 0.759 0.786 0.746 0.742 0.776 0.721 0.806 0.773 0.726 0.721 0.707 0.779 0.707 0.	acramento	0.770 0.796 0.764 0.783 0.807 0.785 0.791 0.769 0.781 0.737 0.751 0.764 0.800 0.716 0.719 0.729 0.824 0.791 0.719 0.719 0.710 0.783 0.816 0.768 (0.779
0.752 0.755 0.776 0.750 0.776 0.777 0.753 0.759 0.746 0.742 0.776 0.721 0.806 0.773 0.755 0.757 0.755 0.801 0.716	0.752 0.755 0.776 0.759 0.764 0.786 0.770 0.777 0.753 0.759 0.746 0.742 0.776 0.721 0.806 0.773 0.726 0.721 0.767 0.799 0.756 0.785 0.793 0.752 0.757 0.793 0.722 0.725 0.725 0.789 0.787 0.793 0.776 0.795 0.798 0.795 0.798 0.799 0.798 0.819 0.799 0.798 0.819 0.799 0.798 0.819 0.799	orthern California	0.800 0.827 0.798 0.812 0.841 0.811 0.819 0.797 0.814 0.757 0.774 0.796 0.833 0.733 0.735 0.754 0.857 0.822 0.734 0.723 0.812 0	
	0.766 0.767 0.780 0.767 0.776 0.802 0.779 0.788 0.752 0.757 0.783 0.722 0.725 0.725 0.783 0.819 0.783 0.716 0.778 0.810 0.765 0.795 0.795 0.793	an Diego	0.755 0.776 0.750 0.764 0.786 0.777 0.753 0.759 0.736 0.746 0.742 0.776 0.721 0.727 0.731 0.806 0.773 0.726 0.721 0.777 0.757 0.750 0.751 0.805 0.751 0.751 0.805 0	

MC-DENT-PPO-ADLT-25-MD

# Odd	PPO # PPO Name	21		23			56	27	20	2	32	2	2F	ZM	2N	20	2P		2B											
501	Miami	0	0.752 0.	-		0.767 0.	2	0	0	7.747 0.7	35 0.78	9 0.77	3 0.769	962'0 6	0.767	0.790		0.721 (0.765 0	0.777 0.	.788 0.	0	.735 0.7		0.733 0.749		55 0.742	0	4 0.705	2
502	Broward County / Palm Beach							O	0	92 0.8	0.81	8 0.809	0	0	0.805	0.825		_	0.796 0	0		0	0				0		0	6
503	Tampa							O	0	0		0		0.829	0.805	0.825		0.761	0.796				0						0	φ
504	Orlando	0.796 0.7		0.813 0.	0.793 0.8		0.818 0.	0.812 0.8	0	0		-		0		0.830		0.767	0.801				0						2 0.76	4
202	Jacksonville							O	0	0		-		0		0.826		0.761	0.796 (0						0	ဖွ
206	Daytona / Gainesville							O	0	0		-		0		0.840		0.766	0.808				0							4
521	Diversified Dental - Las Vegas						0.923 0.	0.932 0.9	0 (0				0 '		0.942		0.866	0.881 (0 (0 ,
222	Mastercare Dental - Reno	0.943 0.8	0.941 0.	0.978	0.93/ 0.3	0.966		- 0	5 0	0 0				- <		0.026		0.904	0.949				5 0							- u
120	Dental Options Driging - Opegon							, ,	, ,	0				0		200		2000	070.0				, ,							> 5
527	Bental Network - Hawaii				_			, 0	0	857 0.8	858 0.864			0.890		0.888		0.802	0.838	857 0			0.816 0.8							t m
528	Diversified Dental - Reno							_	.042 1.0	-		4 1.005	5 1.002	-	1.005	1.035	1.034	0.945	0.957 0		1.032 0.	0.947 0.8	0	6.0 866.		82 1.006	1.022	2 1.036	6 1.014	4
549	Maine		0.838 0.			0.859 0.		O	0	.868 0.869	39 0.878			0	0.874	0.905		0.802	0.848 (.871 0.		0	817 0.8							0
220	North Dakota							O	0	_				0.963	0.924	0.958		0.848	0.905			0	0				0			4
221	Nevada							0.900 0.9	3.0 606	8.0 868.	838 0.878		988.0	0	0.888	0.910	0.909	0.839	0.854 (0.876	.907 0.	0	.859 0.8		357 0.868		0	2 0.900		0
553	Idaho							0.870 0.8	374 0.8	58 0.8	38 0.87	_	1 0.868	0.894	0.867	0.890	968.0	0.817	0.855 (.871 0	.886 0.	825 0	833 0.8	855 0.8			0	0		Ω
554	Vermont						_	0.835 0.8	344 0.8	22 0.8	29 0.8	7 0.84	5 0.839	9 0.878	0.838	0.872	0.875	0.765	0.826).846 0	.863 0.	776 0.	781 0.8	809 0.7	777 0.8	03 0.8	5 0.802	2 0.80	9 0.7	۷.
555	New Hampshire							0.821 0.8	329 0.8	8.0 60	15 0.8	0 0.83	0 0.825	0.859	0.824	0.854	0.857	0.758	0.812 (0.830	.846 0.	771	776 0.8	802 0.7	772 0.7	795 0.80	0.79	5 0.80	2 0.75	4 (
226	Delaware	0.829 0.8	0.824 0.	0.850	0.820 0.8	0.843 0.	0.858 0.	0.854 0.8	362 0.8	45 0.8	0.86	2 0.85	7 0.852	0.885	0.852	0.881	0.883	0.789	0.835	0.854 0	.8/4 0.	.0 16/	800 008	825 0.7	8.0 /6/		30 0.82	6 0.83		Ŋ
25/	Washington	0 0 57	0 0 1	0000	0 0 0	0 674	900	0001	0 0	0	000	000	0000	9000	000	000	000	0 0 1 7	0 000	900		900	20 700		<		000	000	0	c
200	North Carolina							0.031	202 0.6	000	20.00	0.00	0.000	0.950	0.003	0.922	0.920	0.017	2007	822	230	750 0.	758 07		0	0.00	0.00	0.00	0.032	yσ
000	Moot Virginia							1000	200	200			<i>-</i>	2000	9 6	500	0000	787	1000	700		0			0		200			
56.1	West viigilia							0.020	208 0.5		0.00	20.0	20.0	0.040	0.0	20.0	0.000	0.748	7 807 0	1819		0 0	745 07		0 0	762 0.7	0 0	0 0	<i>-</i>	, ,
262	Arkansas							0.842 0.8	346 0.8	830 0.8	11 0 849	_	4 0.840	0.000	0.830	0.00	0.870	0.785	0.827	843 0	. 0 658	0	0		0		3 0806	0.7.00	77.0	· [-
192	South Carolina							0.825 0.9	33 08	14 0.0	0.042		<i>-</i>	<i>-</i>	0.000	0.000	0.861	0.759	0.027	830		0	0 0				0	0	· C	- α
564	Bhode Island							0.821 0.8	80 668	· c			30.00	0.846	0.820	0.842	0.844	0 769	0.804			0	0				620 86	4 080	0	, o
565	Hawaii							0.832 0.8	342 0.8	· c	827 0.835	_	4 0.830	0.859	0.830	0.856	0.855	0.775 (0 808 0		0.850 0.	0	789 0.8				6 0811	1 0820	0 0 785	, LC
266	Pittshirah							0	0	· c			· C	· C	797 0	0.814	0 818	0.762	0 787			0	, ,				0	_	0	٠ ٦
567	Philadelphia				0.799 0.4			0	834 0.8	819 0.8	823 0.828		7 0.824	0.848	0.824	0.846	0.848	0.775	0.807	822 0	0.841	0	7.89 0.8				3 0.809	0.816	0.785	r rč
568	Alabama							0	0	o	0		0	0.852	0.825	0.848	0.855	0.774	0.815 C		_	0	0				0	0	0	. 10
569	Utah							0	0	o.	823 0.846		0	0	0.829	0.852	0.859	0.781	0.824	0.837 0			0				0	_	0	īΩ
570	ewol							0.827 0.8	336 0.8	C			0	0	0.829	0.858	0.861	0.764	0.815			_	0				97 0.788	_	5 0 75	(7)
571	Massachusetts							0	0	Ö			4 0.839	0		0.865	0.868	0.780	0.824 C				9.0 797 0.8				0		0	4
572	Oklahoma							0	0	0			0	0		0.862	0.864	0.789	0.819				0				0		0	9
573	Louisiana							0	.801 0.7	781 0.7	794 0.817		0	0.830	0.798	0.825	0.833	0.741	0.792	0.808			0				36 0.755		_	6
574	New Mexico							0	0	0			0	0	0.885	0.915	0.913	0.818	0.857				0				0		_	-
575	Texas			0.852 0.	0.825 0.4	0.844 0.		0	0	o		_	0	0	0.853	0.880	0.882	0.795	0.835		_	_	0				0			_
576	Kentucky							0	0	0	793 0.80		0	0	0.793	0.811	0.816	0.754 (0.785				0				0	_	_	<u>و</u>
222	Kansas	0.826 0.8	0.828 0.	0.850 0.		0.842 0.		0	0	o.		_	0	0	0.852	0.875	0.877	0.799	0.831 (_		0				0	_	_	4
218	Wisconsin							0	0	o.	21 0.844		1 0.826	0.856	0.825	0.850	0.859	0.770	0.819 (0				0		_	6
579	Tennessee							0	0	o.			0	0.825	0.798	0.821	0.828	0.749	0.792 (0				0		_	Ŋ
580	Minnesota							0 (0	837 0.8	42 0.853		9 0.844	0	0.844	0.872	0.874	0.784 (0.828 (0.865 0.		0.802 0.8				32 0.824		_	QI (
581	Colorado							0 (0 (o (_	0 (0 0	0.859	0.882		0.808	0.848		_		0 (0 (_	_	0 1
282	Indiana Nebraska	0.793 0.7	0.785 0.0	0.808 0.	0.782 0.9	0.802 0.	0.814	0.804 0.8	.80/ 0.7	224 0.8	800 0.821	0.808		0.833	0.804	0.828	0.836	0.752 0	0.789	0.813	0.823 0.0	0.727	0.786 0.8	7.78 0.7	0.783 0.798	72 U.782	o c	7 0.814	4 0.786	٠ د
584	Connecticut							0	0	o		_	9 0.854	0	0.854	0.882		0.792	0.838		_		0				0		_	
585	Ohio							0	0	0				0	0.813	0.836		0.764 (0.806				0				0	_	_	4
586	Michigan							0	0	888 0.8	_		0	0.919	0.886	0.916	0.914	0.819 (0.856 (0.908 0.9	0	0				71 0.869	0	_	Ŋ
287	Arizona							0	0	o.			0	0	0.888	0.913	0.912	0.832	0.858 (_	0	0				0	_	_	စ
288	New Jersey							0	865 0.8	.848 0.8	•		0	0	0.853	0.881	0.880	0.793 (0.830		0.874 0.	0	0	833 0.8	307 0.825		0	4 0.843	_	ر م
589	Syracuse							0 (0 (o (95 0.820		0 (o (0.801	0.825	0.834	0.750	0.798 (311 0	_	0 (0 (0 (0 (_	ıo o
290	New York					0.813 0.		0 0	0 0	o (812 0.8		0 0	o	0.823	0.854	0.853	0.767	0.805	0.824 0		0 0	740 0.87		0 0		0 0.798	0 0	_	N 5
- 60	Atlanta	0.010	0.000	0.030	0.000		0.000	0.032	0.0 0.0	0.00	12 0.042		0.032	0.004	0.032	0.000	0.002	0.770	7.000	0.034	0000	787	705 0.5	7.90 0.7	o c	0.0	0.7.90	0.000	9 6	‡ o
702	Mashington DC							0 0	<i>-</i>	20.00	50.00 AC		20.0	9830	0.04	0.00	0.07.0	0.759	0.027	241	~	766 0.	773 0.7				0 0		9 6	ء د د
59.5	Chicago							0	<i>-</i>	0.0	200		0 0	0.030	0.003	0.833	0.033	0.747	0.801	1814		763 0.	766 07		0		27.0	0.73	9 6	y t
595	St. Louis							0.838 0.8	346 0.8	30 0.8	35 0.8	5 0.84	1 0.836	0.867	0.836	0.864	0.866	0.777	0.819 C	.837 0.		773 0.	782 0.8		7.9 0.7	98 0.81	0.80	5 0.812	2 0.7	- 9
969	Sacramento							0.877 0.8	388 0.8	71 0.8	73 0.87	8 0.87	9 0.875	0.907	0.876	0.904	0.903	0.810	0.849 C	0 1/8/	.0 968.	818 0.	828 0.8	854 0.8	325 0.8	45 0.862	32 0.85	5 0.86	5 0.82	ď
262	Northern California		0.864 0.			0.884 0.		0.898 0.9	3.0 606	91 0.8	92 0.90	5 0.90	3 0.898	0.935	0.898	0.931	0.929	0.827	0.872 (0 968.0	.921 0	844 0.8	854 0.8	382 0.8	351 0.8	73 0.89	0.88	0 0.89	1 0.84	4
298	San Diego				0.834 0.8	0.851 0.		0.868 0.8	378 0.8	63 0.8	34 0.86	3 0.86	7 0.863	0.891	0.864	0.888	0.887	0.809	0.839	0.857 0	.882 0.	815 0.	825 0.8	848 0.8	323 0.8	9	34 0.85	2 0.86	1 0.82	6
299	Southern California	0.840 0.8	0.839 0.	0.864 0.	0.836 0.4	0.856 0.	0.873 0.	0.870 0.8	380 0.8	63 0.8	34 0.87	1 0.87	2 0.868	868.0	0.868	0.895	0.894	0.809	0.844 (0.864 0	.888	822 0	832 0.8	855 0.8	329 0.8	847 0.862	32 0.85	98.0 9	5 0.82	7

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

January 2014

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

Tampa Orlando Orlando Orlando Daytona / Gainesville Daytona / Gainesville Daytona / Gainesville Diversified Dental - Las Vegas Mastercare Dental - Reno Permier - Minnesota Dental Options Pricing - Oregon Rental Network - Hawaii Noversified Dental - Reno Marine North Dakota Nevada Iddaho Vermont New Hampshire Delaware		0.712 0.716 0.716 0.716 0.716	0.731 0.8			0 835		
Acksonville aytona / Gainesville aytona / Gainesville instance Dental - Las Vegas castercare Dental - Reno erral Options Pricing - Oregon ental Network - Hawaii investifed Dental - Reno orth Dakota evada altaho errannont ew Hampshire ew Hampshire elaware elaware elaware							0.844	0.856
aytona / Gainesville iversified Dental - Las Vegas sastercae Dental - Reno remier - Minnesota ental Options Pricing - Oregon ental Nework - Hawaii iversified Dental - Reno raine orth Dakota evada allaho emont ew Hampshire ew Hampshire elaware elaware elaware								0.857
Wersitied Dental - Las Vegas assercare Dental - Reno remier - Minnesota ental Options Pricing - Oregon ental Nework - Hawaii investified Dental - Reno laine orth Dakota evada evada emont ew Hampshire ew Hampshire elaware elaware	0.741 0.7	0.713 0.	0.740 0.8	0.840 0.856	56 0.824	0.836		0.867
emeral Minnesota ental Options Pricing - Oregon ental Options Pricing - Oregon ental Network - Hawaii versified Dental - Reno laine orth Dakota evada evada emont ew Hampshire ew Hampshire eleware eleware eleware								1.033
ental Options Pricing - Oregon ental Network - Hawaii iversified Dental - Reno italine orth Dakota evada allaho ermont ew Hampshire ew Hampshire elaware elaware				0.950 0.9			0.952	0.972
ental Network - Hawaii versified Dental - Reno urth Dakota evada laho emmort ew Hampshire elaware elaware				0.978 1.018				1.011
iversified Dental - Reno ane orth Dakota verada laho ermont ew Hampshire elaware							_	0.959
aine orth Dakota evada taldno ermont ew Hampshire elaware elaware								1.153
orth Dakota evada alano ermont ew Hampshire elaware								0.969
evada iaho emont ew Hampshire elaware ashington			0			_		0.968
laho ermont ew Hampshire elaware kashindon			0.764 0.9	.969 1.013				0.998
ermont ew Hampshire elaware Ashington				0.887 0.90		2 0.884	0.893	0.905
ew Hampshire elaware Ashington								0.897
elaware /ashington								0.879
/ashington	0.759 0.7	0.725 0.	0.752 0.8	.886 0.907	0.864	0.882	0.895	0.914
•								
Oregon	0.789 0.7	0.748 0.	0.772 0.9	0.955 0.99		5 0.958	0.955	0.988
North Carolina		0.695 0.	0.726 0.8		37 0.823	_		0.877
West Virginia						_		0.864
Mississippi						_		0.844
Arkansas								0.883
South Carolina				0.859 0.878				0.897
Bhode Island	_					0.000		0.00
node Island								0.00
nawaii Siir -								0.934
Pittsburgh						_		0.843
Philadelphia	0.742 0.7		0.730 0.8	0.866 0.889				0.887
Alabama						_	0.860	0.871
Utah						_		0.872
lowa						_		0.893
Massachusetts						_		0.897
Oklahoma						_		0.914
-ouisiana						_		0.847
New Mexico	0.787 0.7		0.773 0.8	.954 0.993				0.991
exas			0			_		0.926
Kentucky						_		0.840
Kansas				0.896 0.918		_	0.899	0.919
Wisconsin	_	0.714 0.	0.739 0.8	0.841 0.89		3 0.834	0.852	0.863
ennessee		.0 969.0		0.818 0.83	34 0.802			0.845
Vinnesota								0.900
Colorado								0000
								2000
Idalia								0.0
Nebraska				0.872 0.895				0.897
Connecticut						_		0.915
Ohio				0.834 0.850				0.857
Michigan		0.740 0.	0	.947 0.98	35 0.919			0.980
Arizona								0.994
New Jersey				0.924 0.965				0.056
Syraction								0.330
יוייי יייי איזיין	0.623			0.740 0.734		0.73		3 6
New York								0.839
Richmond						_		0.805
Atlanta				0.888 0.90				0.914
Washington, DC						_		0.789
Chicago						_		0.758
מקר :::				2000 0 270				300
St. Louis						_		0.905
Sacramento	_		0					0.876
Northern California	0.721 0.6		0.702 0.8	.871 0.907	0.844		0.866	0.897
San Diedo			0					0.868
all Diego					0.00			2 6
Southern California		0.666 0.0	0.680 0.8	0.845 0.882		0.853	_	0.870

January 2014

ADULT DENTAL PPO FACTORS

Factors Relative to a standard NAP (100/80/50, \$50 Dedustible, \$1000 Maximum)

PPO # PPO Name 353 Idaho	A1A1 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 0.950 0.711 1.001 0.775 0.957 0.775 0.957 0.722 0.814 0.598 0.807 0.651 0.848 0.657 0.391 0.741 0.938 0.783 0.858 0.663 0.874 0.732 0.940 0.781
PPO # PPO Name 356 Delaware	A141 A143 A1B1 A2A1 A2A3 A2B1 A3A1 A3A3 A3B1 B1C1 B1C3 B1D1 B2C1 B2C3 B2D1 B3C1 B3C3 B3D1 C1E1 C1E3 C1F1 C2E1 C2E3 C2F1 C3E3 C3F1 D1B3 D2B3 D3B3 D3B3 D3B3 D3B3 D3B3 D3B3 D3
PPO # PPO Name 356 Delaware (cont)	E1B1 E2B1 E8B1 M2II N2A1 N2A3 O2A1 O2A3 0.696 0.691 0.724 0.839 0.827 0.658 0.709 0.527
PPO # PPO Name 360 West Virginia	A141 A1A3 A2E1 A2E3 C2C1 C2C3 C2E1 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 HA1 12D1 K1A1 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1A1 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 M1C1 0.921 0.709 0.966 0.778 0.899 0.706 0.987 0.890 0.716 0.753 0.586 0.763 0.580 0.891 0.585 0.807 0.658 0.891 0.739 0.898 0.771 0.854 0.812 0.659 0.830 0.723 0.898 0.767 0.895
PPO # PPO Name 360 West Virginia (cont)	MZET P1AT P2AT G1AT G1ET 0.987 0.915 0.923 0.878 0.907
PPO Name 361 Mississippi	A1A1 A1E C1A1 C1F D1A1 D1B1 D1F L1B L1F
PPO # PPO Name 366 Pitsburgh	A1A1 A1A3 A1C1 A1D1 A1E1 A1E3 AAA1 AAA3 B1A3 B1D3 BAA3 C1E1 C2E3 C4A3 D1D3 D2C3 D2D3 F1A3 F1D3 F2A3 11D3 0.843 0.677 0.837 0.795 0.860 0.706 0.867 0.712 0.680 0.682 0.703 0.850 0.689 0.683 0.557 0.571 0.636 0.890 0.850 0.748
PPO # PPO Name 367 Philadelphia	A1A1 A1A3 A1B1 A2A1 A2A3 A2B1 A3A1 A3A3 A3B1 B1C1 B1C3 B1D1 B2C1 B2C3 B2D1 B3C1 B3C3 B3D1 C1E1 C1E3 C1F1 C2E1 C2E3 C2F1 C3E3 C3F1 C3E3 C3F1 D1B3 D2B3 D3B3 D3B3 D3B3 D3B3 D3B3 D3B3 D3
PPO # PPO Name 367 Philadelphia (cont.)	E1B1 E2B1 E8B1 M2II N2A1 N2A3 01E3 02A1 02A3 0.632 0.637 0.668 0.773 0.762 0.647 0.503 0.653 0.518
PPO # PPO Name 373 Louisiana	A1A1 A1EI C1A1 C1FI D1AI D1B1 D1F1 L1B1 L1F1 0.944 0.955 0.954 0.882 0.763 0.705 0.706 0.798 0.821
PPO # PPO Name 378 Wisconsin	A1A1 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 J1A1 J1A3 J2A1 J2A3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 Q2E1 Q2E3 0.912 0.703 0.944 0.764 0.897 0.706 0.883 0.712 0.755 0.586 0.755 0.638 0.927 0.722 0.941 0.748 0.811 0.662 0.827 0.725 0.884 0.766 0.904 0.738
PPO # PPO Name 379 Tennessee	A1A1 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 0.953 0.689 0.987 0.752 0.926 0.685 0.916 0.696 0.777 0.566 0.776 0.620 0.832 0.644 0.909 0.718 0.911 0.748 0.839 0.645 0.847 0.707 0.910 0.743
PPO # PPO Name 380 Minnesota	A1A1 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 0.896 0.686 0.830 0.749 0.883 0.691 0.899 0.697 0.747 0.626 0.795 0.647 0.877 0.759 0.800 0.649 0.820 0.714 0.875 0.753
PPO # PPO Name 383 Nebraska	A1A1 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 0.878 0.716 0.936 0.798 0.874 0.730 0.867 0.740 0.735 0.602 0.756 0.669 0.790 0.687 0.772 0.901 0.816 0.791 0.679 0.824 0.757 0.893 0.805
PPO # PPO Name 384 Connecticut	A1A1 A1B1 A1E1 A1E1 A1J1 C1A1 C1E1 C1E1 D1C1 D1J1 G1C1 G1F1 G1F3 G1K1 O1A1 O2A3 R7L3 0.836 0.739 0.847 0.813 0.761 0.830 0.739 0.770 0.641 0.744 0.833 0.745 0.738 0.688 #N/A #N/A
PPO # PPO Name 395 St. Louis	A1A1 A1B1 A1E1 A1E1 A2A1 A2B1 A2E1 A2E1 C1E1 C1F1 C2A1 C2B1 C2E1 C2F1 L1A1 L1B1 L1E1 L1F1 L2A1 L2B1 L2E1 L2F1 0.913 0.861 0.838 0.892 0.921 0.873 0.952 0.910 0.926 0.874 0.911 0.857 0.883 0.884 0.851 0.806 0.841 0.861 0.819 0.895 0.859
PPO # PPO Name 396 Sacramento	A1B1 A1B3 C1F1 C1F3 L1B1 L1B3 L3A1 L3A3 L3E1 L3E3 0.904 0.706 0.903 0.701 0.853 0.679 0.985 0.759 1.002 0.791
PPO # PPO Name 397 Northern California	A181 A181 A183 A2E1 A3A1 A3E1 AME1 C1E1 C1F1 C1F3 H4F3 ISE1 K1A1 L1B1 L1B3 L2A3 L3A1 L3A3 L3E1 L3E3 L4E1 P4E1 0.960 0.920 0.719 0.968 1.077 1.076 1.010 0.960 0.916 0.711 0.731 1.143 0.907 0.864 0.688 0.718 1.002 0.774 1.011 0.799 0.957 1.005
PPO # PPO Name 399 Southern California	AIET AIFT AIFT AIRT AIHT AIHT AZGGT AZHT AZHT AAFT AAFT CTAT F4ET F4FT G1ET G1FT G1FT G1FT G4FT G4FT G4FT H4FT H4FT H4FT H4FT 15ET 15ET 15ET 15FT 15FT 0.895 0.895 0.895 0.895 0.787 0.787
PPO # PPO Name 399 Southern California (cont.)	J5E1 J5E3 J5F1 J5F3 P001 P002 1.067 0.844 1.029 0.830 0.887 0.691

MC-DENT-PPO-ADLT-29-MD

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

KBOS KBOS 0.657 0.684 0.673 0.723 0.734 0.734 0.724 0.737 0.734 0.725 0.737 0.749 0.726 0.737 0.750 0.859 0.890 0.916 0.859 0.890 0.916 0.931 0.954 0.997 0.730 0.742 0.752 0.731 0.742 0.752 0.732 0.742 0.752 0.733 0.742 0.752 0.734 0.742 0.752 0.735 0.742 0.762 0.736 0.742 0.762 0.737 0.742 0.762 0.739 0.743 0.743 0.744 0.789 0.743 0.754 0.753 0.743 0.754 0.753 0.743 0.755 0.733 0.743 0.756 0.733 0.743 0.757 0	
	0.755 0.753 0.753 0.755 0.755 0.078 0.078 0.081 0.081 0.078 0.778 0.778 0.778
767 77 77 77 77 77 77 77 77 77 77 77 77	
	0.741 0.6735 0.736 0.736 0.700 0.707 0.735 0.685 0.685 0.685 0.687 0.712 0.714 0.700 0.700
6846 0.6446 0.7146 0.705 0.705 0.705 0.724 0.724 0.727 0.726 0.727 0.727 0.727 0.727 0.728 0.729 0.729 0.720	0.729 0.731 0.665 0.729 0.757 0.785 0.785 0.702 0.702 0.702 0.702 0.702 0.702 0.702 0.702 0.702 0.702 0.702 0.702 0.662 0.702 0.702 0.703
A K B O C C C C C C C C C C C C C C C C C C	0.762 0.683 0.754 0.755 0.714 0.808 0.808 0.761 0.683 0.683 0.740
0.673 0.698 0.738 0.722 0.917 1.001 0.722 0.813 0.853 0.853 0.853 0.872 0.872 0.874 0.772 0.874 0.773 0.772 0.773 0.773 0.773 0.773 0.773 0.773 0.774 0.774 0.775	0.775 0.696 0.696 0.775 0.775 0.814 0.694 0.704 0.709 0.709 0.692 0.703 0.709 0.693 0.709 0.693
6689 0.689 0.728 0.729 0.897 0.972 0.836 0.751 0.753 0.753 0.753 0.754 0.754 0.754 0.754 0.754 0.754 0.754 0.754 0.754 0.754 0.754 0.754 0.755 0.756 0.757 0.757 0.757 0.758 0.758 0.759 0.7	0.761 0.687 0.757 0.757 0.795 0.796 0.681 0.732 0.735 0.735 0.735 0.735 0.735 0.735 0.735 0.735
6.674 (6.	0.775 0.696 0.775 0.775 0.773 0.814 0.705 0.705 0.705 0.705 0.703 0.703 0.703 0.893 0.893 0.893 0.893
K BOL 0.664 0.688 0.737 0.739 0.739 0.739 0.739 0.833 0.833 0.750 0.	0.757 0.685 0.755 0.776 0.791 0.794 0.680 0.729 0.733 0.733 0.733 0.733 0.733 0.733 0.733 0.733
6689 0.689 0.729 0.729 0.820 0.820 0.820 0.836 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.725 0.726 0.727 0	0.758 0.687 0.757 0.757 0.795 0.795 0.682 0.682 0.683 0.735 0.735 0.735 0.735 0.735 0.735
MR00 0.653 0.714 0.727 0.736 0.808 0.736 0.776 0	0.737 0.665 0.738 0.738 0.766 0.798 0.798 0.664 0.696 0.696 0.696 0.696 0.696 0.696 0.696 0.696 0.696 0.700
MROB 0.676 0.699 0.741 0.741 0.743 0.998 0.998 0.998 0.998 0.998 0.998 0.998 0.743 0.745 0.776 0.776 0.777 0.776 0.777 0.7	0.774 0.775 0.775 0.779 0.730 0.839 0.638 0.755 0.755 0.755 0.753 0.753 0.753 0.753 0.753 0.753 0.753 0.753
KB0A 0.670 0.635 0.737 0.737 0.738 0.738 0.738 0.775 0	0.773 0.0697 0.723 0.723 0.814 0.836 0.704 0.693 0.710 0.690 0.735 0.735 0.735 0.735 0.835 0.835
KB10 0.652 0.0655 0.0655 0.0694 0.702 0.702 0.703	0.715 0.636 0.725 0.705 0.742 0.742 0.645 0.675 0.675 0.675 0.672 0.673 0.673 0.673 0.673
KB08 0.675 0.689 0.689 0.750 0.771 0.860 0.772 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.776 0.776 0.776 0.777 0.777 0.777 0.777 0.777 0.777 0.777 0.777 0.777 0.777 0.777 0.777 0.778	0.772 0.699 0.772 0.777 0.773 0.842 0.773 0.707 0.696 0.748 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752 0.752
K B07 0.672 0.687 0.737 0.737 0.738 0.803 0.747 0.747 0.748 0.993 0.747 0.749	0.774 0.697 0.769 0.773 0.773 0.813 0.836 0.769 0.705 0.694 0.745 0.745 0.745 0.795 0.896
MR06 0.667 0.691 0.731 0.735 0.839 0.842 0.755 0.755 0.755 0.757 0	0.765 0.689 0.759 0.765 0.705 0.805 0.759 0.702 0.685 0.702 0.702 0.702 0.703 0.703 0.703 0.703 0.703
KB05 0.662 0.684 0.6733 0.723 0.723 0.723 0.724 0.741 0.747 0.747 0.747 0.747 0.747 0.747 0.747 0.747 0.747 0.747 0.747 0.747 0.747 0.747 0.747 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.778 0.778 0.778	0.752 0.682 0.754 0.754 0.786 0.786 0.786 0.728 0.728 0.728 0.728 0.728
ME044 0.6547 0.0573 0.0728 0.0733 0.0733 0.0738	0.742 0.672 0.742 0.742 0.742 0.763 0.763 0.661 0.714 0.716 0.772 0.772 0.772
MEMOS 0.6869 0.6869 0.728 0.728 0.749 0.749 0.750	0.751 0.687 0.757 0.757 0.703 0.795 0.683 0.735 0.735 0.735 0.735 0.735 0.735 0.735
KB02 0.6655 0.6778 0.0726 0.717 0.729 0.739 0.874 0.735 0.736 0.777 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.728 0.728 0.728 0.738 0.728 0.739 0.730 0.728 0.738 0.738 0.728 0.739 0.726 0.736 0.737 0.768 0.768 0.769 0.776 0.776 0.777 0.777 0.777 0.777 0.777 0.777 0.777 0.777 0.777 0.777	0.743 0.744 0.744 0.744 0.774 0.801 0.708 0.718 0.718 0.718 0.718
KB01 0.644 0.0544 0.0544 0.0702 0.0702 0.0708 0.0904 0.0708	0.722 0.625 0.723 0.723 0.723 0.720 0.720 0.655 0.665 0.665 0.668 0.668 0.668 0.678 0.678 0.756
PPO Name Miami Broward County / Palm Beach Tampa Orlando Jacksonville Daydona / Ganesville Daydona / Ganesville Dremier Intring - Oregon Mastercare Dental - Las Vegas Mastercare Dental - Las Vegas Mastercare Dental - Reno Marier Dental Options Premier - Intring - Oregon Dental Options Premier - Mayor Marier North Dakota North Dakota North Dakota North Dakota North Dakota North Dakota Marier Orlando North Carolina Massissippi Mississippi	Minnesota Colorado Indiana Nebraska Comecticut Comecticut Ohio Michigan Arizona Mew Jorsey Syracuse New Jorsey Syracuse New York Richmond Altanta Washington, DC Chicago Chicago St. Louis Sacramento Sourdionia San Diego
**	580 M M M M M M M M M M M M M M M M M M M

January 2014 MC-DENT-PPO-ADLT-30-MD

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

0 0,765 0 0,755 0 0,755 0 0,757 0 0,757 0 0,757 0 0,757 0 0,757 0 0,758 0 0,818 0 0,818 0 0,788		0.680	0.678						0 1) (3 :
From the control of t	Broward County / Palm Beach	0.703	0.705						0.710	0.714	0.713	0.719	0.714	0.718			719
1. 1. 1. 1. 1. 1. 1. 1.		0.755	0.756						0.762	0.767	0.766	0.772	0.766	0.77			L 22
1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,		0.745	0.747						0.754	0.750	0.758	0.774	0.7.50	0.774			774
No. 1, 11, 11, 11, 11, 11, 11, 11, 11, 11,	esville	0.729	0.731						0.736	0.742	0.741	0.748	0.742	0.748			747
1.0 1.0	ntal - Las Vegas	0.923	0.933						0.937	0.950	0.948	0.960	0.951	0.960			096
Marie Mari	ntal - Reno	1.003	1.011						1.022	1.041	1.037	1.062	1.041	1.063			259
The control of the co	sota	0.847	0.852						0.852	0.867	0.866	0.877	0.868	0.877			377
1,000, 1,001,	Pricing - Oregon	0.865	0.870						0.877	0.890	0.887	0.902	0.890	0.902			301
10,000 1	- Hawaii	0.774	0 774						0.774	0.783	0 782	0 788	0.783	0 789			780
1865 1866 1867 1867 1868 1864 1864 1864 1865 1866 1867 1869 1869 1869 1869 1869 1869 1869 1869	- Beno	1 042	250						1 061	1 070	107	1 006	1 070	1008			207
Column C	סופרו - וג	2.040	000.						00.0	0000	7.0.0	0.030	6.00.0	0.00			
Control Cont		0.816	0.820						0.829	0.838	0.836	0.848	0.836	0.845			540
1875 1876 1876 1876 1876 1876 1876 1876 1876		0.865	0.866						0.872	0.886	0.883	0.897	0.887	0.897			396
1811 1818 1818 1818 1818 1818 1818 181		0.773	0.781						0.784	0.795	0.794	0.801	0.795	0.801			900
		0.813	0.815						0.817	0.829	0.827	0.835	0.830	0.835			335
		0.747	0.747						0.756	0.763	0.761	0.771	0.763	0.770			692
		0.728	0 729						0.736	0.742	0.740	0 748	0.741	0.748			747
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0.750	20.00						1	7 6	9 9	9 6	100	2 0			È
		0.702	0.700						00.7	0.00	0.733	0.000	0.00	0.000			900
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1																	
		0.833	0.838	836						0.856	0.855	0.865	0.856	0.865			963
		0.712	0.711	710						0.726	0.724	0.733	0.726	0.732			731
10.1 10.1 10.1 10.1 10.1 10.1 10.1 10.1		1 1	- 1	1 -						0 0	1 0	2 1	110	1 1			5 1
1477 177 178 178 178 178 178 178 178 178 1		0.757	0.75	/20						0.770	0.769	0.7/3	1//0	0.773			0 1
		0.770	0.771	69/						0.784	0.782	0.791	0.784	0.791			791
		0.828	0.829	828						0.843	0.841	0.854	0.843	0.853			353
		0.742	0.742	740						0.757	0.755	0.763	0.757	0.763			262
1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,		0.0	1 0	2 1						100	3 6	2 6	1 0	0 0			9 8
		0.763	0.768	99/						0.776	0.775	0.781	0.776	0.781			/80
		0.748	0.749	749						0.757	0.756	0.763	0.758	0.763			763
		0.745	0 748	748						0.755	0.755	0.760	0.755	0.760			759
17.5 1.75 1.75 1.75 1.75 1.75 1.75 1.75		1 7	1 0	9 9						1 0	1 2	0.100	1 0	0.100			9 8
		0.762	0.767	99/						0.775	0.774	0.780	0.775	0.780			8
		0.766	0.767	99/						0.780	0.778	0.788	0.779	0.787			787
0.750 0.754 0.755 0.775 <th< td=""><td></td><td>0.753</td><td>0.755</td><td>754</td><td></td><td></td><td></td><td></td><td></td><td>0.764</td><td>0.763</td><td>0 769</td><td>0.764</td><td>0.769</td><td></td><td></td><td>769</td></th<>		0.753	0.755	754						0.764	0.763	0 769	0.764	0.769			769
		200	0.00	1 2						1 0	1 2 2	1 2 2	1 2 2	27.0			3 5
0.074 0.774 <th< td=""><td></td><td>0.750</td><td>0.750</td><td>64</td><td></td><td></td><td></td><td></td><td></td><td>0.765</td><td>0.763</td><td>0.771</td><td>0.765</td><td>0.77</td><td></td><td></td><td>2</td></th<>		0.750	0.750	64						0.765	0.763	0.771	0.765	0.77			2
		0.774	0.777	775						0.788	0.786	0.794	0.788	0.794			793
		0.802	0.806	805						0.819	0.818	0.824	0.819	0.824			324
0.827 0.839 0.841 0.859 0.844 0.859 0.844 0.859 0.844 0.859 0.844 0.859 0.844 0.859 0.844 0.859 0.844 0.859 0.844 0.859 0.844 0.864 0.845 0.844 0.864 0.845 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.844 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.844 0.864 0.844 0.844 0.864 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 0.864 0.844 <th< td=""><td></td><td>0.715</td><td>0.715</td><td>714</td><td></td><td></td><td></td><td></td><td></td><td>0.727</td><td>0 725</td><td>0 735</td><td>0.727</td><td>0.735</td><td></td><td></td><td>734</td></th<>		0.715	0.715	714						0.727	0 725	0 735	0.727	0.735			734
0.22.4 0.23.1 0.23.4<		0.00	2 2	1 0						27.0	21.0	000	27.0	0000			5 1
		0.82/	0.831	828						0.848	0.84/	0.856	0.849	0.856			322
		0.795	0.798	797						0.812	0.811	0.818	0.812	0.818			317
6.81 6.86 6.74 6.86 6.86 6.74 6.86 6.86 6.74 <th< td=""><td></td><td>0.726</td><td>0 729</td><td>720</td><td></td><td></td><td></td><td></td><td></td><td>0.737</td><td>0.736</td><td>0 741</td><td>0.737</td><td>0.741</td><td></td><td></td><td>741</td></th<>		0.726	0 729	720						0.737	0.736	0 741	0.737	0.741			741
0.591 0.502 0.815 0.824 0.524 0.824 <th< td=""><td></td><td>0.70</td><td>27.0</td><td>0 10</td><td></td><td></td><td></td><td></td><td></td><td>000</td><td>000</td><td>- 100</td><td>0000</td><td>- 100</td><td></td><td></td><td></td></th<>		0.70	27.0	0 10						000	000	- 100	0000	- 100			
0.750 0.750 <th< td=""><td></td><td>0.813</td><td>0.816</td><td>0 1</td><td></td><td></td><td></td><td></td><td></td><td>0.830</td><td>0.829</td><td>0.835</td><td>0.830</td><td>0.835</td><td></td><td></td><td>223</td></th<>		0.813	0.816	0 1						0.830	0.829	0.835	0.830	0.835			223
0.689 0.784 0.798 0.798 0.798 0.798 0.799 0.784 0.799 0.799 0.799 0.784 0.799 0.799 0.784 0.799 0.799 0.784 0.799 0.799 0.784 0.799 0.799 0.784 0.799 0.799 0.784 0.799 0.799 0.784 0.799 0.784 0.799 0.789 0.789 0.784 0.789 <th< td=""><td></td><td>0.750</td><td>0.750</td><td>/49</td><td></td><td></td><td></td><td></td><td></td><td>0.764</td><td>0.762</td><td>0.769</td><td>0.764</td><td>0.769</td><td></td><td></td><td>89/</td></th<>		0.750	0.750	/49						0.764	0.762	0.769	0.764	0.769			89/
0.774 0.775 0.779 0.779 0.779 0.779 0.779 0.779 0.784 0.785 0.789 <th< td=""><td></td><td>0.689</td><td>0.690</td><td>689</td><td></td><td></td><td></td><td></td><td></td><td>0.701</td><td>0.700</td><td>0.705</td><td>0.701</td><td>0.705</td><td></td><td></td><td>202</td></th<>		0.689	0.690	689						0.701	0.700	0.705	0.701	0.705			202
0.777 0.778 0.779 <th< td=""><td></td><td>0.784</td><td>0.785</td><td>784</td><td></td><td></td><td></td><td></td><td></td><td>0 799</td><td>0 798</td><td>0.805</td><td>0 799</td><td>0.805</td><td></td><td></td><td>304</td></th<>		0.784	0.785	784						0 799	0 798	0.805	0 799	0.805			304
0.777 0.778 0.779 <th< td=""><td></td><td>1 0</td><td>1</td><td>1 0</td><td></td><td></td><td></td><td></td><td></td><td>1 0</td><td>1 0</td><td>1 0</td><td>1 0</td><td>1 0</td><td></td><td></td><td>0 0</td></th<>		1 0	1	1 0						1 0	1 0	1 0	1 0	1 0			0 0
0.706 0.776 <th< td=""><td></td><td>0.77</td><td>0.778</td><td>9//</td><td></td><td></td><td></td><td></td><td></td><td>0.790</td><td>0.789</td><td>0.797</td><td>0.790</td><td>0.796</td><td></td><td></td><td>96</td></th<>		0.77	0.778	9//						0.790	0.789	0.797	0.790	0.796			96
0.776 0.782 0.782 0.784 0.782 0.784 0.784 0.789 0.784 0.884 <th< td=""><td></td><td>0.705</td><td>0.705</td><td>704</td><td></td><td></td><td></td><td></td><td></td><td>0.716</td><td>0.714</td><td>0.721</td><td>0.716</td><td>0.721</td><td></td><td></td><td>720</td></th<>		0.705	0.705	704						0.716	0.714	0.721	0.716	0.721			720
0.785 0.786 0.786 0.786 0.786 0.786 0.786 0.786 0.789 0.786 0.786 0.789 0.786 0.786 0.789 0.786 0.786 0.789 0.789 0.786 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.889 <th< td=""><td></td><td>0.776</td><td>0.782</td><td>781</td><td></td><td></td><td></td><td></td><td></td><td>0.790</td><td>0.789</td><td>0.794</td><td>0.790</td><td>0.795</td><td></td><td></td><td>794</td></th<>		0.776	0.782	781						0.790	0.789	0.794	0.790	0.795			794
0.731 0.731 0.743 0.743 0.743 0.744 <th< td=""><td></td><td>0.783</td><td>0 785</td><td>784</td><td></td><td></td><td></td><td></td><td></td><td>0 799</td><td>798</td><td>0.805</td><td>0 799</td><td>0.805</td><td></td><td></td><td>804</td></th<>		0.783	0 785	784						0 799	798	0.805	0 799	0.805			804
0.731 0.732 0.732 0.733 0.744 0.744 <th< td=""><td></td><td>1</td><td>1</td><td>1 0</td><td></td><td></td><td></td><td></td><td></td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td><td></td><td></td><td>1 7</td></th<>		1	1	1 0						1	1	1	1	1			1 7
0.842 0.868 0.889 0.899		0.73	0.73	00/						0.745	4.0	0.740	0.745	0.740			/†
0.846 0.853 0.886 0.881 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.887 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.789 <th< td=""><td></td><td>0.823</td><td>0.828</td><td>827</td><td></td><td></td><td></td><td></td><td></td><td>0.847</td><td>0.845</td><td>0.855</td><td>0.847</td><td>0.855</td><td></td><td></td><td>354</td></th<>		0.823	0.828	827						0.847	0.845	0.855	0.847	0.855			354
0.778 0.783 0.783 0.780 0.784 0.784 0.789 <th< td=""><td></td><td>0.846</td><td>0.853</td><td>851</td><td></td><td></td><td></td><td></td><td></td><td>0.867</td><td>0.865</td><td>0.873</td><td>0.867</td><td>0.873</td><td></td><td></td><td>873</td></th<>		0.846	0.853	851						0.867	0.865	0.873	0.867	0.873			873
0.172 0.173 0.723 0.724 0.725 0.725 0.727 0.737 0.745 0.725 0.727 0.747 0.742 0.726 0.727 0.747 0.742 0.726 0.726 0.727 0.747 0.779 0.774 0.779 <th< td=""><td></td><td>0.778</td><td>0.783</td><td>782</td><td></td><td></td><td></td><td></td><td></td><td>0 793</td><td>0 792</td><td>0 800</td><td>0 791</td><td>0 798</td><td></td><td></td><td>299</td></th<>		0.778	0.783	782						0 793	0 792	0 800	0 791	0 798			299
0.772 0.775		7	7	1 7						0 100	100	007.0	0 100	0 700			707
0.772 0.770 0.770 0.770 0.770 0.775 0.777 0.775 0.775 0.775 0.776 0.775		21.7.0	0.7.0	71/						0.720	0.761	0.720	0.720	0.720			/2/
0.753 0.756 0.756 0.756 0.756 0.775		0.702	0.700	669						0.708	0.707	0.715	0.708	0.715			715
0.756 0.779 0.774 0.758 0.779		0.753	0.756	755						0.769	0.768	0.774	0.770	0.775			774
0.758 0.779 0.774 0.758 0.779 0.780 0.778		0.756	72.0	100						77.7	07.70	707	2770	27.0			
0.718 0.779 0.779 0.779 0.728 0.728 0.728 0.733 0.738 0.738 0.728 0.728 0.725 0.726 0.725 0.730 0.738 0.718 0.728 0.720 0.729 0.729 0.739 0.740		0.730	0.709	200						1	0.772	0.700	0.770	0.778			8
0.699 0.700 0.709 0.699 0.707 0.709 0.714 0.713 0.655 0.714 0.721 0.706 0.709 0.774 0.775 0.746 0.709 0.709 0.709 0.709 0.709 0.709 0.714 0.718 0.659 0.700 0.709	O	0.718	0.719	718						0.726	0.725	0.730	0.726	0.730			731
0.741 0.744 0.758 0.743 0.756 0.759 0.766 0.766 0.768 0.776 0.746 0.759 0.757 0.764 0.759 0.764 0.759 0.764 0.759 0.766 0.746 0.750 0.746 0.750 0.746 0.750 0.746 0.750 0.746 0.746 0.746 0.750 0.746		0 699	0 200	699						0.708	0 707	0 714	0.708	0.714			713
0.741 0.742 0.753 0.753 0.753 0.759 0.769 0.769 0.769 0.769 0.769 0.759 0.759 0.759 0.769 0.759 0.769 0.749 0.759 0.769 0.749 0.759 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.869		0.00	0.100	1 0						0 0	1 6	1 7	100	100			2 2
0.816 0.823 0.837 0.822 0.838 0.845 0.846 0.846 0.845 0.851 0.829 0.838 0.836 0.845 0.845 0.846 0.812 0.832 0.834 0.845 0.846 0.812 0.834 0.845 0.846 0.812 0.834 0.845 0.846 0.845 0.846 0.845 0.846 0.845 0.846 0.845 0.846 0.845 0.846 0.845 0.846 0.845 0.845 0.846 0.845 0.846 0.845 0.846 0.845 0.846 0.845 0.846 0.845 0.846 0.845 0.846 0.845		0.741	0.744	743				0	0.748	0.759	0.757	0.764	0.759	0.764			20
0.816 0.820 0.835 0.818 0.831 0.837 0.843 0.772 0.842 0.848 0.826 0.834 0.845 0.836 0.844 0.846 0.808 0.821 0.832 0.810 0.821 0.832 0.845 0.838 0.845 0.835 0.831 0.829 0.837 0.831 0.838 0.840 0.811 0.817 0.829 0.837 0.831 0.829 0.837 0.831 0.829 0.837 0.831 0.829 0.837 0.831 0.838 0.840 0.811 0.817 0.829 0.801 0.818 0.840 0.811 0.817 0.829 0.807 0.818		0.818	0.823	822				0	0.829	0.838	0.836	0.845	0.837	0.845			344
0.815 0.821 0.830 0.821 0.827 0.831 0.838 0.839 0.739 0.838 0.842 0.825 0.831 0.829 0.837 0.831 0.838 0.840 0.811 0.817 0.829 0.805 0.908 0.818 0.816 0.826 0.826 0.775 0.825 0.830 0.814 0.819 0.818 0.827 0.817 0.824 0.828 0.799 0.807 0.818	ornia	0.816	0.820	818				0	0.828	0.836	0.834	0.845	0.836	0.844			343
UR19 U.821 U.821 U.821 U.821 U.821 U.823 U.839 U.733 U.838 U.842 U.825 U.831 U.824 U.831 U.828 U.844 U.811 U.817 U.829 I 0.805 U.808 U.818 U.807 U.815 U.820 U.826 U.826 U.825 U.830 U.814 U.819 U.818 U.827 U.817 U.824 U.828 U.799 U.807 U.818	3	1000	, 6	5 6				0 0	1000	000	. 00	2000	, ,	. 0			2 5
0.805 0.808 0.818 0.807 0.815 0.820 0.826 0.825 0.825 0.830 0.814 0.819 0.818 0.827 0.817 0.824 0.828 0.799 0.807 0.818		U.815	0.821	821			93 0.83	8 0.842	0.825	0.831	0.829	0.837	0.831	0.838			337
	Southern California	0.805	0.808	807			75 0.82	5 0.830	0.814	0.819	0.818	0.827	0.817	0.824			326
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Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

KAQ01 0.683 0.755 0.756 0.758 0.758 0.959 1.060 1.060 0.893 0.776 1.097 0.870	0.856 0.763 0.777 0.777 0.777 0.774 0.774 0.778 0.766 0.768 0.816 0.783 0.816 0.783 0.784 0.783	0.716 0.716 0.707 0.758 0.771 0.722 0.703 0.751 0.836 0.836
KQQS 0.0799 0.759 0.749 0.749 0.738 1.038 1.065 0.783 1.065 0.786 0.786 0.786 0.786 0.788 0.788	0.0846 0.756 0.756 0.756 0.758 0.772 0.772 0.772 0.751 0.751 0.751 0.751 0.752 0.753	0.714 0.714 0.715 0.703 0.764 0.702 0.828 0.828
KQOR 0.679 0.703 0.753 0.755 0.725 0.727 0.927 1.019 0.867 0.726 0.775 0.775	0.772 0.772 0.751 0.751 0.754 0.767 0.763 0.765 0.765 0.765 0.765 0.765 0.765 0.765 0.765 0.772	0.777 0.777 0.708 0.699 0.746 0.714 0.696 0.819 0.819
KADA 0.665 0.691 0.741 0.743 0.743 0.743 0.917 0.983 0.883 0.875 0.756 0.757 0.757 0.757 0.757	0.0813 0.0734 0.734 0.734 0.734 0.735 0.736 0.736 0.736 0.737 0.737 0.738 0.73	0.762 0.762 0.685 0.732 0.734 0.704 0.724 0.801 0.796
KQ0P 0.686 0.715 0.755 0.769 0.361 1.063 0.854 0.770 1.097 0.871 0.871 0.873	0.858 0.0858 0.720 0.773 0.774 0.774 0.775	0.000 0.791 0.715 0.773 0.773 0.773 0.720 0.720 0.748 0.836 0.837
KG90 0.683 0.713 0.755 0.765 0.768 0.739 1.098 1.098 1.098 0.776 1.098 0.873 0.773 0	0.0856 0.0856 0.762 0.776 0.774 0.774 0.774 0.779 0.77	0.057 0.791 0.716 0.771 0.722 0.722 0.722 0.725 0.731 0.836 0.836
KGON 0.677 0.708 0.749 0.749 0.749 0.749 0.770 1.079 0.770 0.770 0.770 0.770 0.770 0.770 0.770 0.770 0.770 0.770	0.748 0.757 0.758 0.757 0.748 0.748 0.749 0.756 0.756 0.756 0.756 0.776 0.777 0.817 0.817 0.750	0.0039 0.710 0.700 0.752 0.764 0.716 0.696 0.745 0.827 0.827
KGOM 0.685 0.714 0.756 0.756 0.740 0.960 1.065 0.776 1.097 0.883 0.883 0.883 0.883 0.883 0.873 0.873	0.0858 0.722 0.723 0.778 0.749 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.775 0.775 0.775 0.775 0.775 0.776 0.7777 0.7777 0.77	0.792 0.792 0.709 0.759 0.773 0.722 0.722 0.752 0.838 0.837
KG0L 0.677 0.708 0.749 0.749 0.732 0.947 1.037 0.853 0.879 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769	0.346 0.757 0.758 0.768 0.768 0.768 0.768 0.768 0.768 0.768 0.778	0.782 0.710 0.699 0.751 0.763 0.744 0.827 0.822 0.809
KAQA 0.679 0.760 0.760 0.750 0.753 0.733 0.949 1.041 0.854 0.770 1.079 0.770 1.079 0.770 0	0.0848 0.0758 0.0769 0.0766 0.0767 0.0767 0.0767 0.0767 0.0767 0.0767 0.0767 0.0767 0.0767 0.0767 0.0768 0.0768 0.0768 0.0769	0.784 0.711 0.701 0.753 0.765 0.717 0.697 0.829 0.829 0.823
MO000 0.0681 0.757 0.747 0.747 0.747 0.768 0.731 0.748 0.768 0.768 0.883 0.768 0.863 0.778 0.877 0.863	0.714 0.755 0.755 0.765 0.765 0.765 0.765 0.777 0.777 0.777 0.777 0.778 0.778 0.777 0.777 0.778 0.778 0.777 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778	0.784 0.710 0.700 0.747 0.763 0.716 0.699 0.739 0.739 0.827 0.827
KAQ0B 0.086 0.715 0.776 0.770 0.740 0.957 1.053 1.095 0.894 0.787 1.095 0.894 0.787 0.787 0.787 0.787 0.787 0.787	0.0856 0.725 0.773 0.788 0.787 0.777 0.777 0.783 0.783 0.783 0.784 0.783 0.784 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787 0.787	0.792 0.792 0.703 0.709 0.773 0.727 0.727 0.729 0.837 0.837
KQQA 0.679 0.762 0.752 0.764 0.764 1.045 0.869 0.889 0.783 1.082 0.731 0.731	0.756 0.776 0.778 0.778 0.777 0.777 0.777 0.778	0.788 0.716 0.705 0.705 0.705 0.702 0.702 0.829 0.829
KQ10 0.628 0.668 0.716 0.716 0.921 0.922 0.922 0.922 0.927 0.927 0.770 0.770 0.770 0.770	0.776 0.699 0.699 0.697 0.697 0.716 0.718 0.719 0.719 0.698 0.698 0.698 0.698 0.698 0.698 0.698 0.698 0.698 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.774	0.730 0.653 0.648 0.686 0.698 0.674 0.635 0.763 0.753
KQ08 0.681 0.754 0.754 0.757 0.758 0.959 0.868 0.891 1.104 0.732 0.732 0.732	0.754 0.764 0.764 0.777 0.772 0.772 0.772 0.772 0.772 0.772 0.773	0.791 0.791 0.707 0.707 0.769 0.763 0.701 0.752 0.835 0.835
KA007 0.682 0.754 0.767 0.767 0.767 0.897 1.095 1.095 0.891 0.779 0.892 0.893 0.738 0.738	0.0853 0.764 0.778 0.778 0.778 0.772 0.772 0.772 0.773 0.760	0.790 0.717 0.706 0.761 0.762 0.762 0.752 0.835 0.835
KQQ6 0.681 0.752 0.752 0.765 0.765 0.954 1.044 0.873 0.834 0.834 0.871 1.083 0.834 0.871 0.873 0.731	0.759 0.758 0.758 0.748 0.748 0.757 0.757 0.757 0.757 0.757 0.757 0.757 0.758 0.757 0.758 0.757 0.758 0.757 0.758	0.786 0.713 0.703 0.703 0.768 0.719 0.699 0.831 0.831
KQ067 0.679 0.707 0.748 0.761 0.730 0.940 1.031 0.848 0.877 0.767 1.068 0.863 0.863 0.863 0.863 0.787	0.842 0.754 0.754 0.756 0.739 0.765 0.765 0.766 0.766 0.768 0.777 0.807 0.777 0.803 0.078	0.732 0.731 0.699 0.751 0.761 0.766 0.698 0.742 0.827 0.827
KQ04 0.671 0.700 0.749 0.752 0.721 0.931 1.011 0.058 1.058 0.861 0.861 0.875 0.875 0.875 0.759 0.759 0.759 0.775 0	0.0828 0.744 0.745 0.755 0.755 0.758	0.743 0.773 0.701 0.691 0.759 0.759 0.709 0.688 0.731 0.814 0.814
KA003 0.681 0.751 0.762 0.765 0.765 0.950 1.040 0.770 1.079 0.835 0.835 0.870 0.731 0.735 0.837	0.850 0.759 0.759 0.748 0.757 0.752 0.752 0.752 0.753 0.813 0.753 0.813 0.753	0.785 0.713 0.702 0.754 0.768 0.708 0.747 0.830 0.829
K Q02 0.672 0.750 0.751 0.753 0.753 0.753 0.863 1.059 0.863 1.059 0.863 0.760 1.059 0.770	0.745 0.745 0.745 0.727 0.727 0.739 0.747 0.739 0.736 0.747 0.736 0.737 0.736 0.737 0.736 0.737	0.775 0.703 0.703 0.692 0.740 0.710 0.690 0.732 0.815 0.813
KG01 0.682 0.756 0.746 0.730 0.730 0.928 1.024 0.873 0.873 0.873 0.873 0.873 0.873 0.873 0.873 0.873 0.873 0.873 0.873	0.842 0.754 0.754 0.756 0.776 0.776 0.776 0.776 0.778	0.782 0.715 0.704 0.756 0.762 0.702 0.745 0.824 0.822 0.818
. 5		
ilm Beach as Vegas Reno vg - Orego vg - Orego		
ounty / Pa le Gainesville Gainesville Dental - P Winnesota Winnesota Work - Han Dental - F	un nina nina nina i i i i i i i i i i i i	ry, DC in, DC to Salifornia
PPO # PPO Name 501 Miami 502 Broward County / Palm Beach 503 Tampa 504 Orlando 505 Jacksonville 521 Diversified Dental - Las Vegas 522 Mastercare Dental - Reno 524 Premier - Minresota 524 Premier - Minresota 526 Dental Options Préring - Orgon 527 Rental Network - Hawaii 528 Diversified Dental - Reno 539 Maine 549 Maine 550 North Dakota 551 Nevada 553 Idaho 554 Vermont 555 New Hampshire 556 Delaware	Washington Oregon North Carolina West Virginia Mississippi Arkansas Arkansas South Carolina Philadelphia Adabama Libah Philadelphia Adabama Louisiana New Mexico Texas Kentucky Kansas Kentucky Kansas Wisconsin Tennessea Colonacido Indiana Nebraska Nebraska Comecticut Ohio Michigan Michigan Antrona	Mew Jersey New Jersey Syracuse Syracuse Richmond Atlanta Atlanta St. Louis St. Louis St. Louis Saramento Northern California San Diego
PPO # 1 PPO PP		

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

	0000	0.034	0.0	2000	150.0			,													
502 Broward County / Palm Beach	0.646	0.653	0.667	0.652	0.659	0.670	0.680	0.683	0.641	0.680	0.683	0.658	0.668								
503 Tampa	0.691	0.698	0.713	969.0	0.705	0.717	0.728	0.733	0.686	0.729	0.733	0.703	0.714	0.713 (0.729 0	0.715 0	0.729 0.	0.730 0.	0.686 0.	0.693	0.705 0.728
505 Jacksonville	0.693	0.700	0.715	0.698	0.707	0.719	0.730	0.735	0.686	0.730	0.735	0.705	0.716								
	0.664	0.670	0.686	0.668	0.678	0.690	0.701	0.707	0.649	0.703	0.708	0.675	0.688								
_	0.804	0.822	0.847	0.821	0.831	0.852	0.870	0.884	0.843	0.872	0.873	0.826	0.848								
522 Mastercare Dental - Reno	0.859	0.869	0.839	0.866	0.884	0.911	0.935	0.948	0.841	0.942	0.944	0.882	0.910								
524 Fremier - Minnesota	0.750	767.0	0.780	0.750	0.720	0.783	0.802	218.0	0.738	0.800	0.0	0.759	0.781								
	0.750	0.702	0.70	0.700	0.779	0.795	0.812	0.024	0.746	0.816	0.819	0.703	0.792								
	0.891	0.914	0.939	0.913	0.922	0.947	0.970	0.987	0.946	0.972	0.973	0.918	0.942								
_	0.717	0.724	0.747	0.722	0.736	0.755	0.772	0.780	0.694	0.774	0.776	0.736	0.754								
	0.758	0.765	0.791	0.763	0.779	0.799	0.817	0.827	0.725	0.824	0.831	0.771	0.796								
551 Nevada	0.676	0.692	0.711	0.691	0.699	0.716	0.731	0.741	0.709	0.732	0.733	0.695	0.713								
553 Idaho	0.740	0.747	0.765	0.746	0.756	0.769	0.783	0.790	0.733	0.786	0.792	0.750	0.767								
	0.660	0.665	0.687	0.663	0.678	0.694	0.708	0.715	0.620	0.710	0.716	0.675	0.692								
	0.650	0.657	0.677	0.655	0.668	0.682	0.695	0.701	0.620	0.697	0.703	0.664	0.680					0.697 0.	.644		
556 Delaware	0.693	0.702	0.723	0.701	0.714	0.729	0.746	0.753	0.679	0.750	0.756	0./06	0.727					>			
-	0.726	0 738	0.762	0.736	0.750	0 770	0 786	0 796	0.714	0 789	0 792	0.745	0.767					C			
	0.632	0.638	0.658	0.637	0.650	0.664	0.678	0.683	0.602	0.681	0.686	0.646	0.662					0			
	0.688	0.694	0.711	0.692	0.703	0.715	0.729	0.23	0.671	0.23	0.738	8690	0.713					0			
	0.696	0.700	0.719	0.699	0.711	0.724	0.738	0.744	0.667	0.741	0.749	0.705	0.722					0.738 0.	.692		0.712 0
	0.750	0.753	0.772	0.752	0.763	0.777	0.791	0.799	0.727	0.793	0.799	0.762	0.775								
	0.658	0.665	0.685	0.663	9.676	0.692	0.707	0.713	0.627	0.712	0.718	0.671	0.689								
564 Rhode Island	0.685	0.695	0.713	0.693	0.703	0.718	0.732	0.738	0.683	0.734	0.738	0.698	0.716								
	0.667	0.677	969.0	0.676	0.686	0.700	0.714	0.721	0.670	0.716	0.720	0.680	0.697								
	0.685	0.693	0.708	0.692	0.700	0.712	0.721	0.725	0.690	0.722	0.726	0.696	0.709								
567 Philadelphia	0.685	0.695	0.73	0.694	0.703	0.738	167.0	0.737	0.688	0.732	0.735	0.699	0.715	0.713	0.730	0.417.0	0.730	0.730	0.682 0.0	0.687	0.702 0.730
	0.690	0.703	0.715	0.702	0.707	0.719	0.733	0.732	0.678	0.7.30	0.734	0.710	0.721								
	0.666	0.673	0.693	0.671	0.684	0.700	0.715	0.721	0.641	0.719	0.725	0.679	0.697								
	0.693	0.701	0.721	0.700	0.711	0.726	0.740	0.746	0.678	0.742	0.746	0.708	0.724								
572 Oklahoma	0.714	0.726	0.745	0.725	0.735	0.751	0.766	0.773	0.723	0.768	0.771	0.730	0.747								
	0.647	0.651	0.668	0.649	0.661	0.673	0.684	069.0	0.619	0.686	0.693	0.657	0.671								
574 New Mexico	0.722	0.734	0.757	0.733	0.746	0.765	0.782	0.791	0.720	0.786	0.789	0.740	0.761								
	0.707	0.718	0.738	0.716	0.728	0.744	0.758	0.765	0.703	0.760	0.763	0.724	0.740								
	0.668	0.675	0.690	0.674	0.682	0.693	0.704	0.707	0.667	0.705	0.709	0.677	0.691								
5/7 Kansas	0.722	0.735	0.754	0.733	0.744	0.760	0.776	0.783	0.730	0.778	0.782	0.738	0.756								
	0.00	0.003	0.700	0.007	0.030	0.7.0	0.666	0.720	0.001	0.720	0.732	0.034	0.700								
	0.697	0.706	0.000	0.03	0.045	0.03	0.000	0.003	0.013	0.000	0.754	0.039	0.032								
	0.707	0.713	0.730	0.712	0.722	0.735	0.746	0.753	0.696	0.747	0.752	0.719	0.732								
	0.643	0.648	0.664	0.647	0.657	0.668	0.680	0,683	0.622	0.682	0.688	0.653	0.666								
	0.696	0.708	0.726	0.706	0.716	0.731	0.744	0.751	0.703	0.746	0.750	0.710	0.727								
584 Connecticut	0.698	0.707	0.727	0.705	0.718	0.733	0.748	0.754	0.683	0.749	0.754	0.714	0.730								
	0.667	0.673	0.689	0.672	0.681	0.693	0.705	0.709	0.653	0.707	0.713	0.678	0.691								
	0.715	0.727	0.751	0.725	0.738	0.758	0.776	0.786	0.714	0.780	0.783	0.732	0.755								
	0.742	0.758	0.779	0.756	0.766	0.785	0.802	0.811	0.762	0.804	908.0	0.761	0.781								
	0.690	0.701	0.722	0.699	0.711	0.728	0.740	0.747	0.687	0.741	0.744	902.0	0.724								
	0.653	0.658	0.674	0.657	0.667	0.678	0.689	0.692	0.631	0.690	969.0	0.663	0.676								
	0.632	0.641	0.657	0.639	0.649	0.661	0.671	0.676	0.617	0.671	0.676	0.646	0.658								
591 Michigand	0.670	0.679	669.0	0.679	0.689	0.704	0.72	0.726	0.654	0.724	0.731	0.682	0.702								
	0.00	0.079	0.039	0.00	0.030	0.70	0 600	0.720	0.030	197.0	0.723	0.000	0.70								
	0.043	0.000	0.00	0.000	0.000	0.079	0.030	0.000	0.040	0.031	0.030	0.00	0.070				0.003		0 0	200.	
	0.658	0.667	0.004	0.040	0.678	0.00	0.00	0.715	0.0	0.273	0.716	0.671	0690						0.656		0 677
	0.720	0.732	0.754	0.730	0.742	092.0	0.776	0.784	0.715	0.779	0.782	0.738	0.757			_		0	0	_	
	0.717	0.728	0.751	0.726	0.739	0.757	0.773	0.781	0.704	0.775	0.778	0.737	0.755				0.775 0	0.776 0.	.710 0.	.720 0.	
	0.722	0 734																			
			0.756	0.733	0.743	0.762	0.775	0.783	0.731	0.776	0.779	0.739	0.757			_		0	0		

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

Broward County / Palm Beach 0.768 Tampa 0.778 Jacksonville 0.755 Jacksonville 0.740 Diversified Dental - Las Vegas 0.740 Diversified Dental - Las Vegas 0.926 Mastercare Dental - Reno 0.870 Bental Network - Hawaii 0.780 Diversified Dental - Reno 0.872 Newda 0.077 Marailied Dental - Reno 0.872 North Dakota 0.775 Marailied Dental - Reno 0.872 North Dakota 0.775 North Dakota 0.775 North Dakota 0.775 North Dakota 0.775 North Carolina 0.775 North Carolina 0.724 West Virginia 0.775 Hawaii 0.776 Habama 0.778 Arkarsas South Carolina 0.778 Now Maxico 0.778 New Assiright 0.778 Massiright 0.778 Massacchusetts 0.778<	501	PPO # PPO Name 501 Miami	MC01 0.686	MC02 0.684	MC03 0.692	MC04 0.683	MC05 0.690	MC06 0.693	MCU7 0.694	MC08 0.693	_	_	_	_		_ _			_		R MC0S	_ ا
The property Control	502	Broward County / Palm Beach	0.709	0.710	0.720	0.709	0.717	0.721	0.722	0.722										00 0.712		
Department planes, and several planes, and sev	503	Tampa	0.763	0.764	0.775	0.762	0.770	0.776	0.777	0.778												
Devention claimant, and was a control of the contro	505	Orlando Jacksonville	0.753	0.757	0.764	0.756	0.760	0.779	0.767	0.780							-					
Makentrant Dennet, Howeway (1967) (1978) (1978) (1978) (1978) (1979) (19	506	Daytona / Gainesville	0.740	0.741	0.755	0.740	0.749	0.755	0.756	0.757												
Mathematic Particular Math	25	Diversified Dental - Las Vegas	0.926	0.936	0.953	0.935	0.943	0.957	0.961	0.963												
Development control of the control o	522	Mastercare Dental - Reno	1.007	1.013	1.038	1.010	1.029	1.048	1.059	1.067												
Marca Marc	524	Premier - Minnesota	0.849	0.854	0.869	0.853	0.862	0.872	0.881	0.881												
New Holes (186 156 1	525	Dental Options Pricing - Oregon Rental Network - Hawaii	0.870	0.874	0.895	0.873	0.886	0.838	0.904	0.906												
New John Control	528	Diversified Dental - Reno	1.043	1.059	1.078	1.057	1.067	1.083	1.097	1.107												
	549	Maine	0.825	0.828	0.845	0.826	0.840	0.847	0.850	0.851												m
the control of the co	550	North Dakota	0.872	0.872	0.893	0.870	0.886	968.0	0.903	0.904												0
the third control of the control of	551	Nevada	0.775	0.782	0.796	0.781	0.788	0.799	0.801	0.803												^
Newthingpliff	553	Idaho	0.816	0.818	0.832	0.817	0.826	0.834	0.839	0.839												^
Newtwing the property of the control	554	Vermont	0.757	0.756	0.776	0.754	0.769	0.776	0.776	0.777												m
Deliminary Carroll Car	222	New Hampshire	0.734	0.735	0.748	0.733	0.746	0.749	0.752	0.750												m
Company and Comp	556	Delaware	0.790	0.792	0.808	0.790	0.802	0.809	0.814	0.813												-+
Moral Algorithm 1779 0779	20.4	Washington	0.840	0 0 0	0 06.4	0 0 4 0	959.0	290	798.0	0240												
Messessippi G.758 G.759 G.750 G.750 G.750 G.750 G.750 G.750 G.751 G.750	25.0	North Carolina	0.840	107.0	0.00	0.042	0.000	0.000	0.240	0.241												- ~
Mystemstrylling Corp. Corp.	2 2	Woot Virginia	27.0	27.0	2 2	727.0	3 6	7 6	70.7	1070												
Authorization Org	200	West Virginia	0.783	0.700	0.702	0.707	0.703	700	0.707	/0//0												
Supplication of the control of the c	295	Arkansas	0830	0.839	0.855	0.838	0.849	0.856	0.000	0.004												
Hendelsbard Correction	563	South Carolina	0.759	0.756	0.772	0.754	0.768	0 775	0 777	0.778												
Habania (1756) (1756) (1756) (1756) (1756) (1756) (1757) (1756) (1757) (1756) (1757) (1756) (1757) (1756) (1757) (564	Bhode Island	0.772	0.775	0.785	0.774	0.782	0.785	0.788	0.788												
Philatchurph 075 077 078 0770 0770 0770 0770 0770 07	565	Hawaii	0.755	0.755	0.765	0.754	0.762	0.767	0.770	0.771												
Philadachial OTT OTT <t< td=""><th>299</th><td>Pittsburgh</td><td>0.751</td><td>0.753</td><td>0.761</td><td>0.752</td><td>0.759</td><td>0.762</td><td>0.764</td><td>0.764</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	299	Pittsburgh	0.751	0.753	0.761	0.752	0.759	0.762	0.764	0.764												
Althopina (1758) 0.779	267	Philadelphia	0.767	0.771	0.780	0.770	0.778	0.780	0.783	0.783												
Usual OTTO OTTO <t< td=""><th>268</th><td>Alabama</td><td>0.776</td><td>0.777</td><td>0.791</td><td>0.775</td><td>0.786</td><td>0.795</td><td>0.795</td><td>0.794</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	268	Alabama	0.776	0.777	0.791	0.775	0.786	0.795	0.795	0.794												
Messedhusetts 0778 0.778 0.779	269	Utah	0.758	0.760	0.769	0.758	0.767	0.770	0.772	0.771												
Messachuseits 0.774 0.814 0.815 0.828 0.74	220	lowa	0.763	0.761	0.776	0.759	0.772	0.779	0.781	0.779												
National Control Con	5/1	Massachusetts	0.778	0.781	0.793	0.779	0.790	0.793	0.796	0.795												
New Mascra (1879) (1879	272	Oklanoma	0.0	0.013	0.028	0.013	0.022	0.830	0.031	0.033										0.0 51	0.024	
Triving Trivin	574	New Mexico	0.836	0.838	0.856	0.837	0.7.30	0.859	0.862	0.862												
Kemboky OFFA	77.4	Toxos	0.000	0.80	2000	0.00	2,00	0.00	0.002	0.002												
Kanasay O819 0.822 0.836 0.821 0.836 0.822 0.836 0.822 0.836 0.822 0.836 0.822 0.836 0.822 0.836 0.822 0.836 0.822 0.836 0.847 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.776 <t< td=""><th>576</th><td>Kentucky</td><td>0.734</td><td>0.736</td><td>0.744</td><td>0.735</td><td>0.742</td><td>0.745</td><td>0.748</td><td>0.748</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>n m</td></t<>	576	Kentucky	0.734	0.736	0.744	0.735	0.742	0.745	0.748	0.748												n m
Wisconsin 0.758 0.775 0.776 0.776 0.776 0.776 0.776 0.774 0.676 0.777 0.778 0.776 0.771 0.778 0.776 0.771 0.776 0.771 0.776 0.771 0.776 0.771 0.776 0.771 0.776 0.771 0.774 0.876 0.776 0.771 0.774 0.876 0.776 0.771 0.774 0.876 0.776 0.771 0.776 0.771 0.776 0.771 0.776 0.776 0.771 0.776	577	Kansas	0.819	0.822	0.836	0.821	0.830	0.838	0.840	0.840												
Tennessee 0699 0.774 0.789 0.777 0.778 0.779 0.7	578	Wisconsin	0.758	0.757	0.772	0.756	0.767	0.772	0.776	0.775												
Minimasola 0.789 0.789 0.789 0.789 0.789 0.789 0.880 0.880 0.879 0.778 0.894 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.894 0.894 0.880 0.890 0.890 0.890 0.789	579	Tennessee	0.699	669.0	0.711	0.698	0.707	0.711	0.714	0.714												
Colorado O.782 0.792 0.792 0.793 0.794 0.794 0.794 0.793 0.794 0.794 0.793 0.794	280	Minnesota	0.789	0.789	0.804	0.787	0.799	908.0	0.808	608.0												
Indiana 0.746 0.745 0.745 0.745 0.745 0.726 0.729 0.729 0.629 0.629 0.72	581	Colorado	0.782	0.782	0.795	0.781	0.790	0.798	0.800	0.801												_
Nebraska 0.784 0.789 0.789 0.789 0.789 0.801 0.801 0.789 0.806 0.793 0.794 0.798 0.799 0.804 0.789 0.801 0.801 0.789 0.806 0.793 0.779 0.799 0.804 0.789 0.804 0.789 0.804 0.789 0.804 0.789 0.804 0.789 0.781 0.780 0.807 0.799 0.804 0.789 0.804 0.805 0.807 0.799 0.804 0.802 0.801 0.806 0.81 0.789 0.804 0.789 0.804 0.807 0.799 0.804 0.789 0.808 0.807 0.789 0.889 0.889 0.889 0.789 0.789 0.789 <	582	Indiana	0.715	0.713	0.725	0.712	0.722	0.726	0.729	0.728												**
Connecticut 0.788 0.894 0.895 0.895 0.894 0.789 0.895 0.895 0.895 0.895 0.895 0.895 0.895 0.895 0.895 0.895 0.895 0.895 0.784 0.755 0.756 0.746 0.756 0.776 0.726 0.756 0.776	283	Nebraska	0.784	0.788	0.797	0.787	0.795	0.798	0.801	0.801												'n
Olymon 0.734 0.7751 0.7738 0.745 0.754 0.756 0.746 0.056 0.744 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.744 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.756 0.746 0.776 0.726 0.746 0.776	284	Connecticut	0.788	0.790	0.804	0.788	0.800	0.805	0.808	0.807												_
Michigan 0.889 (1883) (1883) (1883) (1883) (1884) (585	Ohio	0.740	0.739	0.751	0.738	0.747	0.752	0.755	0.754												m 1
All New Jersey 0.789 0.789 0.880 0.880 0.880 0.880 0.880 0.880 0.890 0.990 0.9	586	Michigan	0.828	0.833	0.853	0.831	0.844	0.855	0.859	0.861												0
New York 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.725 0.725 0.725 0.726 0.726 0.726 0.724 0.724 0.724 0.724 0.724 0.724 0.724 0.725 0.725 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.727 0.726 0.727 0.726 0.727 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.727 0.740 0.727 0.726 0.727 0.726 0.726 0.726 0.726 0.726 0.727 0.726 0.727 0.726 0.726 0.726 0.727 0.726 0.727 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.726 0.726	287	Arizona	0.850	0.857	0.8/1	0.855	0.865	0.872	0.876	0.878												+ 0
New York 0.729 0.769 0.776 0.706 0.716 0.719 0.729 0.739 0.7	288	New Jersey	0.784	0.788	0.798	0.740	0.785	0.799	0.803	0.803												n.
New York	200	Syracuse	0.721	12/0	0.73	0.718	0.729	0.732	0.735	0.733												- (
Marking Conference (Conference Conference Co	230	New York	0.70	0.700	0.770	0.704	0.776	0.710	0.705	0.720												0 6
Washington, DC 0.723 0.724 0.732 0.725 0.725 0.725 0.725 0.725 0.726 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.737 0.779	200	Atlanta	0.765	0.767	0.783	0.766	0.777	0.784	0.785	0.786												- ~
Orlicago 0.705 0.705 0.715 0.704 0.713 0.716 0.718 0.715 0.716 0.649 0.713 0.723 0.714 0.714 0.714 0.715 0.714 0.717 0.717 0.714 0.715 0.714 0.715 0.714 0.715 0.714 0.715 0.714 0.715 0.714 0.715 0.714 0.715 0.714 0.715 0.714 0.715 0.714 0.715 0.715 0.715 0.715 0.714 0.715 0.7	293	Washington, DC	0.723	0.724	0.732	0.723	0.730	0.733	0.735	0.735							_					0
St. Louis 0.751 0.753 0.788 0.752 0.778 0.773 0.772 0.704 0.779 0.761 0.768 0.766 0.775 0.775 0.779 0.761 0.779 0.761 0.768 0.765 0.775 0.775 0.779 0.779 0.761 0.768 0.765 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.765 0.775 0.	594	Chicado	0.705	0.705	0.715	0.704	0.713	0.716	0.718	0.716												
Sacramento 0.823 0.826 0.826 0.826 0.826 0.826 0.828 0.843 0.848 0.848 0.876 0.847 0.851 0.857 0.842 0.840 0.852 0.839 0.849 0.855 Northern California 0.819 0.823 0.839 0.821 0.834 0.840 0.844 0.841 0.859 0.837 0.839 0.847 0.839 0.837 0.849 0.839 0.845 0.853 San Diago 0.845 0	595	St. Louis	0.751	0.753	0.768	0.752	0.763	0.769	0.773	0.772												. ++
Northern California 0.819 0.823 0.839 0.821 0.834 0.840 0.844 0.843 0.764 0.839 0.847 0.833 0.839 0.837 0.849 0.836 0.846 0.853 San Dilego 0.818 0.825 0.831 0.824 0.831 0.825 0.824 0.831 0.825 0.825 0.825 0.835 0.825 0.835 0.825 0.835	596	Sacramento	0.823	0.828	0.842	0.826	0.838	0.843	0.848	0.848							_					(1)
San Diego 0.836 0.825 0.834 0.824 0.835 0.840 0.840 0.789 0.836 0.842 0.831 0.833 0.842 0.832 0.840 0.845 0.845 Southern California 0.807 0.810 0.881 0.882 0.883 0.883 0.883 0.883 0.885 0.882 0.883	262	Northern California	0.819	0.823	0.839	0.821	0.834	0.840	0.844	0.843							_					(0
Southern California 0.807 0.810 0.821 0.809 0.818 0.823 0.827 0.788 0.823 0.829 0.819 0.822 0.830 0.818 0.826 0.832	298	San Diego	0.818	0.825	0.834	0.824	0.831	0.835	0.840	0.840							Ī					m
	299	Southern California	0.807	0.810	0.821	0.809	0.818	0.823	0.827	0.827					322 0.8	320 0.8						_

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

QOT	691	721	0.775	779	753	964	868	901	785	660	500 500 500 500 500 500 500 500 500 500	803	828	0.772	744 802	1	998	735	779	858	768	783	763	761	779	767	772	790	828	741	858	821	/42 835	797	707	801	795	0.721	802	749	853	873	728	715	772	783	729	711	844	841	.836
MQ0S M			0.770 0.760 0.																																													0 0	0.838 0.	0	0 0
			0.765 0 0.754 0																																																0.821 0
			0.747 0 0.737 0																																																0.804
_			0.780																																																0.839
_			0.774 (0.763 (0.834
			0.756																																																0.826
_	0.693	0.723	0.767	0.781	0.756	0.966	698.0	0.904	0.786	001.1	838	0.804	0.829	0.776	0.748		0.870	0.739	0.781	0.757	0.772	0.785	0.764	0.762	0.781	767.0	0.775	0.793	0.831	0.745	0.861	0.824	0.744	0.769	0.709	0.804	0.797	0.724	0.805	0.751	0.857	0.875	0.90	0.718	0.775	0.787	0.731	0.714	0.847	0.845	0.838
			0.768																																														0.834		0.827
MQOI	0.686	0.716	0.770	0.773	0.747	0.954	0.858	0.889	0.778	1.081	0.844	0.797	0.821	0.764	0.738		0.857	0.729	0.773	0.847	0.761	0.777	0.756	0.756	0.773	0.761	0.765	0.784	0.823	0.733	0.850	0.815	0.738	0.761	0.702	0.795	0.788	0.715	0.796	0.743	0.845	0.867	0.791	0.708	0.766	0.777	0.724	0.705	0.836	0.833	0.829
MQ0D	0.691	0.718	0.771	977.0	0.749	0.945	0.850	0.888	0.775	1.058	0.851	0.790	0.817	0.772	0.794		0.860	0.735	0.773	0.849	0.766	0.781	0.756	0.757	0.776	0.764	0.768	0.788	0.822	0.738	0.849	0.816	0.739	0.762	0.703	0.797	0.787	0.718	0.798	0.744	0.843	0.863	0.794	0.712	992.0	0.780	0.726	0.711	0.838	0.835	0.830
MQ0B	0.689	0.718	0.773	977.0	0.751	0.959	0.875	968.0	0.790	1.096	0.843	0.799	0.834	0.767	0.743	9	0.859	0.732	0.781	0.858	0.767	0.782	0.764	0.761	0.778	0.790	0.772	0.789	0.827	0.740	0.854	0.818	0.744	0.769	0.709	0.801	0.795	0.723	0.800	0.749	0.851	0.871	0.799	0.712	977.0	0.779	0.730	0.711	0.839	0.835	0.833
MQ0A	0.681	0.711	0.766	0.768	0.741	0.955	0.868	0.888	0.784	1.093	0.833	0.796	0.824	0.753	0.731	3	0.850	0.720	0.770	0.845	0.754	0.775	0.759	0.755	0.771	0.7.9	0.760	0.780	0.820	0.728	0.847	0.809	0.737	0.758	0.700	0.791	0.786	0.712	0.791	0.740	0.844	0.866	0.730	0.707	0.765	0.770	0.724	0.701	0.833	0.828	0.829
MQ10	0.626	999.0	0.715	0.715	0.677	0.919	0.811	0.804	0.724	1.058	0.750	0.768	0.763	0.645	0.641	9	0.760	0.626	0.698	0.765	0.654	0.715	0.705	0.717	0.720	0.710	0.668	0.706	0.765	0.647	0.768	0.741	0.692	0.682	0.637	0.713	0.726	0.642	0.713	0.676	0.764	0.816	0.720	0.644	0.682	0.695	0.672	0.630	0.757	0.744	0.776
MQ08	0.686	0.717	0.771	0.774	0.748	0.962	0.869	0.895	0.786	1.105	0.843	0.801	0.827	0.762	0.738		0.859	0.727	0.775	0.852	0.761	0.779	0.763	0.759	0.776	0.763	0.766	0.785	0.825	0.735	0.853	0.816	0.740	0.763	0.704	0.796	0.791	0.717	0.796	0.745	0.850	0.872	0.793	0.712	0.769	0.777	0.727	0.706	0.839	0.835	0.834
MQ07	0.688	0.717	0.772	0.775	0.749	0.960	0.869	968.0	0.785	1.097	0.845	0.800	0.828	0.765	0.740	9	0.860	0.730	0.776	0.854	0.764	0.780	0.762	0.759	0.776	0.764	0.769	0.787	0.826	0.737	0.854	0.817	0.741	0.764	0.705	0.798	0.792	0.719	0.798	0.746	0.850	0.871	0.795	0.712	0.771	0.779	0.728	0.708	0.840	0.836	0.833
MQ06	0.689	0.718	0.773	0.776	0.750	0.959	0.862	0.894	0.780	1.085	0.848	0.799	0.825	0.768	0.741	3	0.861	0.732	0.776	0.851	0.765	0.780	0.759	0.758	0.776	0.790	0.769	0.787	0.825	0.738	0.853	0.818	0.740	0.764	0.705	0.798	0.792	0.718	0.799	0.746	0.849	0.869	0.794	0.711	0.769	0.780	0.727	0.708	0.839	0.836	0.831
MQ05	0.687	0.715	0.768	0.772	0.745	0.945	0.853	0.883	0.776	0.0.1	0.845	0.790	0.818	0.763	0.739	3	0.853	0.729	0.771	0.845	0.762	0.778	0.755	0.756	0.773	0.70	0.765	0.785	0.820	0.732	0.846	0.813	0.738	0.760	0.701	0.794	0.785	0.716	0.795	0.742	0.840	0.863	0.79	0.708	0.766	0.775	0.724	0.707	0.835	0.831	0.828
MQ04	0.679	0.707	0.759	0.762	0.734	0.936	0.842	0.868	0.767	090.1	0.828	0.783	0.808	0.746	0.724	5	0.837	0.714	0.759	0.830	0.745	0.768	0.747	0.749	0.765	0.752	0.750	0.772	0.810	0.719	0.832	0.800	0.730	0.747	0.691	0.781	0.775	0.704	0.781	0.731	0.825	0.852	0.712	0.698	0.752	0.762	0.716	0.696	0.821	0.816	0.819
MQ03	0.689	0.718	0.773	0.776	0.750	0.955	0.860	0.892	0.779	1.081	0.849	0.798	0.823	0.769	0.741		0.861	0.733	0.776	0.753	0.765	0.780	0.758	0.758	0.775	0.764	0.769	0.787	0.825	0.737	0.853	0.818	0.740	0.764	0.705	0.798	0.791	0.719	0.799	0.746	0.848	0.868	0.794	0.711	0.769	0.781	0.726	0.709	0.839	0.836	0.831
MQ02	0.680	0.708	0.760	0.764	0.736	0.937	0.844	0.871	0.768	1.00.1	0.830	0.784	0.809	0.748	0.726		0.839	0.716	0.761	0.834	0.748	0.770	0.748	0.750	0.766	0.754	0.752	0.774	0.811	0.721	0.834	0.802	0.731	0.749	0.692	0.783	0.776	0.706	0.783	0.733	0.827	0.854	0.744	0.700	0.754	0.764	0.718	0.698	0.823	0.818	0.820
MQ01	0.689	0.712	0.765	0.769	0.745	0.931	0.852	0.880	0.782	000.1	0.838	0.778	0.819	0.767	0.741	3	0.850	0.731	0.773	0.845	0.765	0.776	0.757	0.752	0.770	0.761	0.768	0.784	0.815	0.735	0.842	0.809	0.736	0.762	0.702	0.793	0.785	0.717	0.794	0.742	0.837	0.854	0.78	0.711	0.768	0.772	0.726	0.709	0.830	0.827	0.823
PPO # PPO Name	Miami	Broward County / Palm Beach	Tampa Orlando	Jacksonville	Daytona / Gainesville	Diversified Dental - Las Vegas Mastercare Dental - Reno	Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Diversified Dental - Reno	Maine North Dakota	Nevada	Idaho	Vermont	New Hampsnire	Washington	Oregon	North Carolina	West Virginia Mississippi	Arkansas	South Carolina	Rhode Island	Hawaii	Pittsburgh	Philadelphia	Alabama	Otal	Massachusetts	Oklahoma	Louisiana	New Mexico	lexas	Kentucky Kansas	Wisconsin	Tennessee	Minnesota	Colorado	Indiana Nebraska	Connecticut	Ohio	Michigan	Arizona	New Jersey Syractise	New York	Richmond	Atlanta	Washington, DC	Chicago St Louis	Sacramento	Northern California	San Diego
# Odd		205	503	505	909	521	524	526	527	228	550	551	553	554	222 225	557	558	228	560	295	263	564	265	266	267	000	570	571	572	573	574	5/2	577	578	629	280	281	582	584	585	586	587	200	290	591	265	593	594	296	262	298

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

S MROT																																																							7 0.780	
R MR0S																																																							9 0.747	
			307.0																																																				0.729	
			0.683																																																				0.720	
MROP																																																							0.782	
			0.728																																																				0.779	
			0.721																																																				0.761	
MROM																																																							0.780	
MROL																																																							0.759	
MROI																																																							0.762	0.752
MROD																																					0.706																		0.745	0.736
MROB																		0.739	0.795	0.692	0.745	0.756	0.805	0.727	0.742	0.723	0.729	0.738	0.747	0.731	0.748	0.777	0.701	0.793	0.768	0.715	0.736	0.679	0.756	0.754	0.693	0.754	0.756	0.717	0.783	0.000	0.700	0.678	0.736	0.729	0.697	0.685	0.783	0.778	0.781	0 769
MROA	0.658	0.681	0.723	0.734	0.707	0.873	0.940	0.805	0.816	0.745	0.972	0.777	0.823	0.732	0.785	0.712	0.698	0.732	0.790	0.685	0.737	0.746	0.798	0.718	0.737	0.718	0.724	0.733	0.741	0.723	0.742	0.772	0.693	0.789	0.763	0.700	0.728	0.672	0.749	0.748	0.685	0.749	0.749	0.710	0.780	0.000	0.692	0.672	0.728	0.724	0.692	0.6/6	0.779	0.774	0.776	0.765
MR10	0.600	0.039	0.678	0.685	0.648	0.841	0.833	0.753	0.741	0.688	0.943	0.690	0.716	0.708	0.728	0.614	0.614	0.6/3	0.708	0.598	0.670	0.664	0.725	0.625	0.681	0.668	0.688	0.685	0.674	0.638	0.673	0.722	0.618	0.717	0.701	0.000	0.657	0.614	0.678	0.692	0.619	0.702	0.678	0.650	0.709	0.683	0.628	0.614	0.651	0.657	0.643	0.610	0.047	0.697	0.728	0.709
MR08	0.665	0.087	0.739	0.741	0.715	0.886	0.950	0.813	0.827	0.751	0.987	0.787	0.831	0.742	0.792	0.722	0.705	0.759	0.800	0.692	0.743	0.754	0.807	0.725	0.745	0.725	0.729	0.741	0.751	0.730	0.749	0.780	0.701	0.797	0.772	0.788	0.733	0.677	0.756	0.756	0.690	0.756	0.757	0.715	0.790	0.751	0.698	0.680	0.734	0.733	0.699	0.682	0.788	0.783	0.786	0.774
MR07	0.662	0.083	0.735	0.737	0.710	0.873	0.937	0.804	0.816	0.745	0.9/1	0.779	0.822	0.733	0.785	0.715	0.700	0.733	0.791	0.687	0.739	0.749	0.800	0.720	0.739	0.719	0.726	0.735	0.744	0.732	0.744	0.774	0.696	0.789	0.765	0.710	0.730	0.675	0.751	0.750	0.688	0.750	0.751	0.712	0.780	0.000	0.696	0.676	0.729	0.726	0.694	0.680	0.7.0	0.776	0.778	0.787
MR06	0.658	0.677	0.720	0.728	0.702	0.856	0.917	0.789	0.801	0.732	0.948	0.766	0.807	0.719	0.774	0.706	0.690	0.738	0.777	0.677	0.729	0.739	0.790	0.709	0.728	0.708	0.718	0.724	0.735	0.714	0.732	0.761	0.689	0.775	0.753	0.702	0.720	0.665	0.739	0.741	0.679	0.739	0.739	0.703	0.765	0.734	0.688	0.668	0.716	0.715	0.686	0.6/5	0.766	0.762	0.766	0.757
MR05	0.649	0.000	0.705	0.717	0.690	0.834	0.890	0.770	0.780	0.719	0.923	0.746	0.787	0.702	0.761	0.690	0.676	0.723	0.758	0.662	0.717	0.726	0.776	0.694	0.713	0.694	0.706	0.709	0.720	0.7.13	0.717	0.745	0.677	0.756	0.737	0.090	0.708	0.654	0.723	0.728	0.668	0.724	0.724	0.691	0.745	0.717	0.677	0.657	0.701	0.699	0.672	0.664	0.009	0.744	0.748	0.738
MR04	0.639	0.657	0.705	0.707	0.679	0.824	0.870	0.759	0.765	0.707	0.914	0.731	0.770	0.693	0.750	0.673	0.662	0.709	0.742	0.648	0.705	0.712	0.763	0.678	0.702	0.683	0.698	0.699	0.713	0.703	0.705	0.734	0.664	0.741	0.725	0.002	0.696	0.644	0.709	0.717	0.657	0.714	0.711	0.680	0.731	0.705	0.666	0.645	0.688	0.686	0.662	0.652	0.075	0.730	0.737	0.726
MR03	0.656	0.6/3	0.713	0.724	0.698	0.850	0.904	0.783	0.794	0.728	0.940	0.757	0.799	0.714	0.770	0.699	0.684	0.733	0.769	0.670	0.724	0.734	0.785	0.702	0.723	0.704	0.714	0.719	0.733	0.707	0.727	0.755	0.684	0.767	0.747	0.090	0.715	0.661	0.732	0.736	0.675	0.734	0.733	0.699	0.757	0.70	0.684	0.664	0.711	0.709	0.682	0.67	0.090	0.755	0.760	0.750
MR02	0.641	0.628	0.706	0.70	0.681	0.825	0.873	0.760	0.767	0.709	0.915	0.733	0.772	0.694	0.751	0.676	0.664	0.7	0.744	0.650	0.706	0.714	0.765	0.681	0.704	0.684	0.699	0.701	0.713	0.704	0.707	0.735	0.666	0.743	0.726	0.741	0.697	0.645	0.711	0.719	0.658	0.715	0.713	0.682	0.763	0.707	0.667	0.647	0.690	0.688	0.664	0.654	0.070	0.732	0.739	0.728
MR01	0.657	0.652	0.700	0.202	0.676	0.808	0.864	0.749	0.755	0.699	0.892	0.727	0.766	0.679	0.745	0.672	0.658	0.703	0.734	0.645	0.702	0.711	0.763	0.675	0.695	0.675	0.692	0.691	0.7.0	0.639	0.699	0.724	0.663	0.732	0.717	0.0730	0.693	0.641	0.703	0.713	0.654	0.705	0.704	0.677	0.747	0.697	0.663	0.639	0.682	0.680	0.656	0.650	0.000	0.722	0.727	0.718
PPO # PPO Name	Miami Drouged County / Dolm Doorh	Broward County / Palm Beach	Tampa Orlando	Jacksonville	Daytona / Gainesville	Diversified Dental - Las Vegas	Mastercare Dental - Reno	Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Diversified Dental - Reno	Maine	North Dakota	Nevada	Idaho	Vermont	New Hampshire	Washington	Vrasiliigioii Oregon	North Carolina	West Virginia	Mississippi	Arkansas	South Carolina	Rhode Island	Hawaii	Pittsburgh	Philadelphia	Агарата П+5-р	Otali	Massachusetts	Oklahoma	Louisiana	New Mexico	lexas Kontrolo	Kancas	Wisconsin	Tennessee	Minnesota	Colorado	Indiana	Nebraska	Connecticut	Chio	Michigan	Anzona New Jersev	Syracuse	New York	Richmond	Atlanta	Washington, DC	Chicago	Secremento	Northern California	San Diego	Southern California
<u> </u>	2 0	- '																																																				597		599

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

F0T	089	710	759	761	731	0.954	870	889	778	828	880	962	826	733	791		850	756	07.7	835	737	767	753	127	769	759	750	782	713	840	803	729	824	069	793	787	0.705	793	733	842	788	713	704	757	765	722	747	.833	833	.829 .818
						0.932 0.																																										0	0 (0.820 0. 0.810 0.
						0.919 0																																												0.810 0 0.801 0
						0.916																																												0.806
						0.958																																												0.834
						0.952											0.845	0.753	0.766	0.830	0.733	0.764	0.750	0.768	0.765	0.756	0.746	0.778	0.807	0.836	0.800	0.727	0.821	0.687	0.789	0.783	0.702	0.789	0.730	0.838	0.861	0.710	0.700	0.753	0.760	0.718	0.744	0.829	0.829	0.826
NEON	0.673	0.704	0.753	0.755	0.725	0.943	0.860	0.875	0.772	1.074	0.867	0.790	0.820	0.725	0.785		0.839	0.750	0.762	0.823	0.731	0.761	0.746	0.754	0.761	0.753	0.744	0.774	0.803	0.832	962.0	0.725	0.818	0.685	0.785	0.779	0.700	0.785	0.728	0.833	0.759	0.708	0.695	0.752	0.756	0.715	0.742	0.824	0.823	0.821
NFOM	629.0	0.709	0.758	0.760	0.729	0.953	0.868	0.888	0.776	- 828	0.878	0.796	0.824	0.732	0.789		0.849	0.754	0.767	0.833	0.735	0.765	0.750	0.759	0.768	0.758	0.748	0.781	0.908	0.838	0.802	0.728	0.823	0.688	0.792	0.785	0.704	0.792	0.732	0.841	0.863	0.712	0.703	0.755	0.763	0.719	0.745	0.832	0.832	0.828
NFOL	0.674	0.705	0.754	0.756	0.725	0.942	0.859	0.875	0.771	2,0,0	0.867	0.790	0.819	0.726	0.785		0.841	0.751	0.762	0.823	0.731	0.761	0.746	0.745	0.761	0.753	0.744	0.775	0.803	0.832	0.797	0.725	0.819	0.685	0.787	0.779	0.700	0.786	0.728	0.833	0.857	0.708	969.0	0.751	0.757	0.715	0.742	0.825	0.824	0.821
NFOI	0.675	0.705	0.755	0.757	0.726	0.944	0.860	0.878	0.772	0.80	0.870	0.791	0.820	0.727	0.786		0.842	0.752	0.763	0.825	0.733	0.762	0.747	0.747	0.763	0.754	0.746	0.777	0.800	0.833	0.798	0.725	0.819	0.686	0.788	0.781	0.701	0.788	0.729	0.835	0.838	0.709	0.697	0.752	0.759	0.716	0.743	0.826	0.826	0.822
NF0D	0.672	0.700	0.747	0.749	0.715	0.930	0.843	0.863	0.761	0.809	0.852	0.779	0.807	0.734	0.770		0.829	0.030	0.748	0.812	0.719	0.754	0.738	0.750	0.752	0.748	0.733	0.769	0.794	0.819	0.788	0.717	0.808	0.674	0.779	0.772	0.692	0.778	0.720	0.819	0.775	0.701	0.693	0.737	0.747	0.710	0.728	0.816	0.816	0.816
NF0B	0.688	0.717	0.769	0.772	0.747	0.957	0.887	0.903	0.799	0.840	0.909	0.798	0.843	0.750	0.813		0.862	0.778	0.795	0.854	0.764	0.782	0.760	0.787	0.784	0.770	0.774	0.795	0.023	0.856	0.816	0.742	0.838	0.708	0.808	0.798	0.723	0.806	0.749	0.859	0.873	0.729	0.715	0.781	0.778	0.733	0.767	0.845	0.843	0.838
NF0A	0.681	0.710	0.762	0.764	0.737	0.953	0.879	0.891	0.791	0.807	0.892	0.795	0.834	0.737	0.802		0.851	0.768	0.783	0.843	0.750	0.773	0.755	0.73	0.774	0.762	0.761	0.785	0.810	0.846	0.807	0.736	0.830	0.699	0.797	0.790	0.713	0.796	0.740	0.847	0.867	0.720	0.707	0.770	0.767	0.726	0.757	0.835	0.832	0.831
NF10	0.643	0.679	0.728	0.728	0.693	0.929	0.838	0.833	0.747	0.761	0.808	0.776	0.790	0.680	0.743		0.789	0.00	0.721	0.788	0.681	0.732	0.728	0.720	0.727	0.721	0.696	0.733	0.667	0.792	0.761	0.705	0.790	0.655	0.742	0.748	0.664	0.742	0.696	0.792	0.832	0.672	0.664	0.711	0.716	0.690	0.706	0.783	0.774	0.793
NF08	0.684	0.713	0.765	0.767	0.739	0.958	0.878	0.898	0.790	0.103	0.894	0.799	0.834	0.740	0.801		0.859	0.768	0.782	0.844	0.751	0.774	0.756	0.7.30	0.776	0.764	0.761	0.788	0.010	0.848	0.811	0.736	0.831	0.698	0.802	0.793	0.714	0.799	0.741	0.852	0.870	0.721	0.711	0.767	0.771	0.727	0.756	0.840	0.839	0.834
NF07	0.684	0.713	0.763	0.765	0.737	0.955	0.877	0.895	0.787	0.834	0.892	0.797	0.834	0.759	0.801		0.856	0.766	0.780	0.843	0.749	0.773	0.759	0.725	0.775	0.764	0.761	0.788	0.816	0.847	0.809	0.735	0.830	0.697	0.800	0.792	0.713	0.799	0.740	0.849	0.868	0.720	0.709	0.767	0.769	0.726	0.756	0.839	0.838	0.833
NF06	0.680	0.709	0.758	0.761	0.731	0.951	0.865	0.886	0.776	0.001	0.879	0.794	0.825	0.733	0.791		0.849	0.756	0.769	0.830	0.739	0.766	0.752	0.769	0.770	0.758	0.752	0.781	0.809	0.839	0.804	0.728	0.824	0.689	0.794	0.786	0.705	0.793	0.733	0.841	0.861	0.713	0.705	0.756	0.764	0.721	0.747	0.831	0.832	0.826
NF05	0.677	0.705	0.753	0.756	0.725	0.936	0.855	0.874	0.772	0.000	0.870	0.784	0.817	0.731	0.784		0.841	0.750	0.763	0.823	0.733	0.763	0.747	0.747	0.762	0.756	0.746	0.779	0.802	0.830	0.796	0.725	0.816	0.685	0.788	0.779	0.701	0.788	0.728	0.831	0.835	0.710	0.700	0.752	0.757	0.718	0.741	0.827	0.826	0.822
NF04	0.671	0.699				0.929						0.778	0.810	0.735	0.774						0.722					0.749	0.735	0.770			0.787	0.720	0.808	0.678	0.778	0.771	0.693	0.778	0.721	0.820			0.693	0.743	0.748	0.712	0.732	0.816	0.815	0.816
NF03			0.757			0.946			0.776					0.733			0.849	0.755					0.750						0.808				0.822				0.704				0.860	0.712				0.720				0.825
NF02			0.747			0.930			0.767					0.736			0.831						0.742						0.790				0.809				0.694		0.722		0.047					0.713				0.817
NF01	0.670	0.695	0.743	0.745	0.713	0.918	0.840	0.854	0.763	080	0.850	0.769	0.805	0.730	0.768		0.820	0.034	0.749	0.810	0.718	0.750	0.738	0.754	0.749	0.744	0.731	0.763	0.700	0.812	0.782	0.715	0.802	0.673	0.773	0.768	0.690	0.772	0.717	0.811	0.83/	0.698	0.691	0.736	0.742	0.708	0.726	0.807	0.807	0.807
PPO # PPO Name	Miami	Broward County / Palm Beach	Tampa Orlando	Jacksonville	Daytona / Gainesville	Diversified Dental - Las Vegas Mastercare Dental - Reno	Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Maine Maine	North Dakota	Nevada	Idaho	Vermont New Hampshire	Delaware	Washington	Oregon North Carolina	Most Virginia	West Viiginia Mississippi	Arkansas	South Carolina	Rhode Island	Hawaii Ditteburah	Philadelphia	Alabama	Utah	lowa	Massachusetts	Oklarioma	New Mexico	Texas	Kentucky	Kansas Micconcin	Tennessee	Minnesota	Colorado	Indiana Nabraska	Connecticut	Ohio	Michigan	Arizona New Jersev	Syracuse	New York	Richmond	Atlanta	Washington, DC	Ornicago St. Louis	Sacramento	Northern California	San Diego Southern California
# Odd			503			521			527					555	_		228						265						2/2		. 929		577			_	582				284					293				200

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

JG0T	0.670	749	0.740	1.752	7.18	7.951 0.38	1.855	7.877	7.762	1.091).817).857	0.794	1.811	7.716	1.771).837	3.695	7.39	7.743	2714	1.753	1.740	7.743	092.0	757	7.748	7.60	798	3.695	1.825	791	0.718	738	1.674	97.1).775).689 770	622.0	7.719).829	0.855	7.77	1.699	7.35	1.752	.709	.688	7.30	1.821	1.819	.808
			0.733																																								0.843										
NGOR	0.692	0.738	0.728	0.740	0.706	0.919	0.830	0.852	0.751	1.042	0.801	0.839	0.770	0.796	0.708	0.756		0.818	0.686	0.726	00.7.00	0.00	0.742	0.729	0.732	0.749	0.743	0.739	0.720	0.782	0.683	908.0	0.777	0.707	0.795	0.664	0.767	0.762	0.681	0.767	0.709	0.807	0.834	0.763	0.690	0.000	0.738	0.702	0.681	0.716	0.804	0.803	0.795
NGOQ	0.656	0.001	0.721	0.732	0.698	0.911	0.827	0.837	0.750	1.035	0.781	0.824	0.763	0.790	0.694	0.749		0.801	0.672	0.722	0.700	0.695	0.736	0.725	0.727	0.742	0.734	0.730	0.709	0.776	0.675	0.795	0.766	0.705	0.78	0.660	0.754	0.753	0.673	0.754	0.702	0.795	0.826	0.753	0.682	0.078	0.726	969.0	0.670	0.710	18/.0 887.0	0.795	0.783
NG0P	0.669	0.746	0.736	0.749	0.711	0.952	0.844	0.875	0.749	1.092	0.819	0.845	0.790	0.802	0.711	0.760		0.836	0.689	0.726	0.730	0.0	0.746	0.731	0.738	0.756	0.752	0.745	0.719	0.792	0.686	0.818	0.787	0.711	0.000	0.665	0.775	0.772	0.681	0.776	0.712	0.823	0.852	0.773	0.692	0.690	0.749	0.704	0.684	0.719	0.818	0.816	0.807
NG00	0.669	0.033	0.736	0.748	0.713	0.948	0.851	0.870	0.758	1.089	0.809	0.848	0.79	0.807	0.709	0.766		0.830	0.689	0.734	2 4 5	0.00	0.749	0.737	0.740	0.756	0.752	0.743	0.724	0.795	0.690	0.820	0.786	0.715	0.000	0.670	0.773	0.771	0.685	0.773	0.715	0.823	0.851	0.772	0.694	0.000	0.746	0.706	0.682	0.725	0.815	0.815	0.803
NGON	0.662	0.742	0.733	0.744	0.710	0.939	0.843	0.860	0.755	1.071	0.801	0.840	0.786	0.803	0.705	0.763		0.823	0.685	0.732	0.7.39	0.000	0.746	0.732	0.737	0.752	0.747	0.739	0.721	0.792	0.685	0.814	0.782	0.713	0.000	0.668	0.769	0.766	0.682	0.769	0.712	0.817	0.846	0.766	0.691	0.003	0.742	0.703	0.678	0.723	0.809	0.809	0.797
NGOM	0.670	0.748	0.739	0.751	0.716	0.951	0.853	0.876	0.760	1.090	0.816	0.854	0.793	0.809	0.715	0.769		0.836	0.694	0.737	0.747	0.017	0.752	0.738	0.742	0.759	0.756	0.747	0.728	0.797	0.694	0.824	0.790	0.717	0.010	0.673	0.778	0.774	0.688	0.778	0.718	0.827	0.854	0.776	0.697	0.092	0.751	0.708	0.686	0.728	0.820	0.818	0.807
NGOL	0.696	0.030	0.734	0.746	0.711	0.939	0.843	0.862	0.755	1.071	0.805	0.842	0.787	0.803	0.708	0.765		0.827	0.687	0.733	0.70	0.000	0.747	0.733	0.737	0.754	0.748	0.741	0.723	0.792	0.687	0.816	0.784	0.713	0.000	0.669	0.771	0.767	0.683	0.772	0.713	0.818	0.847	0.768	0.692	0.000	0.744	0.704	0.680	0.724	0.811	0.811	0.799
NGOI	0.665	0.037	0.735	0.747	0.712	1017	0.844	0.865	0.756	1.073	0.807	0.845	0.788	0.805	0.710	0.766		0.828	0.689	0.734	247.0	00000	0.748	0.734	0.738	0.755	0.750	0.742	0.724	0.793	0.688	0.818	0.786	0.714	0.007	0.670	0.773	0.769	0.684	0.773	0.714	0.820	0.848	0.770	0.693	0.000	0.746	0.705	0.682	0.725	0.813	0.812	0.800
NGOD	0.691	0.03	0.726	0.738	0.699	0.928	0.825	0.852	0.738	1.057	0.801	0.826	0.778	0.788	0.700	0.746		0.818	0.677	0.715	0.792	20.7.0	0.738	0.721	0.730	0.748	0.738	0.735	0.707	0.779	0.673	0.801	0.774	0.703	0.717	0.655	0.762	0.758	0.671	0.763	0.701	0.805	0.836	0.762	0.683	0.07	0.735	969.0	0.675	0.707	0.803	0.805	0.795
NG0B	0.677	0.757	0.748	0.759	0.730	0.951	0.870	0.884	0.779	1.091	0.821	0.877	0.794	0.826	0.728	0.789		0.843	0.709	0.757	0.770	736	0.765	0.752	0.750	0.768	0.768	0.756	0.748	0.809	0.713	0.836	0.800	0.730	0.022	0.690	0.789	0.784	0.704	0.788	0.732	0.838	0.861	0.783	0.712	0.700	0.760	0.719	0.698	0.746	0.827	0.825	0.812
NG0A	0.668	0.749	0.740	0.751	0.720	0.946	0.861	0.873	0.772	1.087	0.807	0.860	0.790	0.816	0.714	0.777		0.831	0.695	0.746	0.70	0.02	0.757	0.746	0.744	0.760	0.756	0.747	0.785	0.760	0.700	0.826	0.790	0.723	0.014	0.680	0.777	0.774	0.693	0.777	0.722	0.828	0.855	0.775	0.701	0.032	0.749	0.712	0.686	0.736	0.818	0.818	0.805
NG10	0.627	0.712	0.704	0.712	0.672	0.919	0.817	0.809	0.725	1.060	0.734	0.768	0.769	0.768	0.646	0.714		0.763	0.625	0.693	0.090	0.702	0.712	0.705	0.716	0.721	0.705	0.702	0.666	0.761	0.641	0.767	0.740	0.689	0.683	0.634	0.718	0.728	0.640	0.738	0.674	0.767	0.816	0.727	0.650	0.681	0.694	0.672	0.633	0.681	0.751	0.778	0.758
NG08	0.673	0.754	0.744	0.756	0.723	1.045	0.862	0.882	0.772	1.101	0.820	0.866	0.795	0.018	0.721	0.780		0.842	0.701	0.747	0.7.00	0.724	0.760	0.748	0.747	0.764	0.762	0.752	0.738	0.773	0.703	0.832	0.796	0.724	0.017	0.682	0.784	0.780	0.696	0.784	0.726	0.835	0.860	0.782	0.704	0.099	0.756	0.715	0.692	0.738	0.826	0.824	0.812
NG07	0.673	0.753	0.743	0.755	0.723	0.952	0.861	0.881	0.770	1.092	0.820	0.866	0.794	0.817	0.722	0.780		0.841	0.702	0.747	0.730	0.724	0.759	0.746	0.746	0.764	0.762	0.752	0.739	0.803	0.703	0.831	0.796	0.723	0.017	0.681	0.784	0.779	0.696	0.784	0.725	0.834	0.858	0.781	0.704	0.097	0.756	0.714	0.692	0.738	0.825	0.822	0.811
NG06	0.671	0 749	0.740	0.752	0.718	0.949	0.851	0.875	0.760	1.080	0.818	0.857	0.792	0.811	0.718	0.772		0.838	0.697	0.739	0.743	0.010	0.753	0.739	0.742	0.760	0.757	0.748	0.750	0.798	0.696	0.825	0.792	0.717	0.012	0.675	0.780	0.776	0.690	0.780	0.720	0.829	0.853	0.776	0.699	0.736	0.753	0.709	0.688	0.730	0.820	0.818	0.807
NG05	0.699	0.745	0.736	0.748	0.713	0.935	0.841	0.865	0.756	1.065	0.814	0.849	0.783	0.804	0.716	0.766		0.830	0.694	0.734	2 0	0.719	0.751	0.735	0.739	0.757	0.751	0.746	0.728	0.782	0.690	0.818	0.786	0.715	0.000	0.671	0.776	0.769	0.687	0.776	0.716	0.819	0.847	0.773	0.697	0.009	0.747	0.707	0.687	0.725	0.817	0.814	0.804
NG04	0.663		0.729															0.817	0.682	0 0	<i>i</i> c	<i>i</i> c	ó	O	0.734	0	0 (0 0	0.715	<i>-</i>	0	Ö	0	0.709	<i>-</i>	Ö	0.765	0.761	0 0	ó	0.708	O		0 0	5 0	<i>i</i> c	0	0	0.679	0.715	0.805	0.807	0.796
NG03	0.671	0 749	0.739			0.945	0.848						0.79		0.718	0.772		0.838	0.698	0.739	0.740	215.0	0.753	0.738	0.741	0.760	0.756		0.731					0.717		0.674	0.780		0.690	0.781					0.699				0.689	0.730	0.820	0.817	0.807
NG02	0.663	0.030	0.730	0.741	0.705	0.928	0.834	0.854	0.750	1.057	0.802	0.835	0.777	0.736	0.706	0.756		0.818	0.683	0.726	0.73	202	0.745	0.729	0.734	0.752	0.743	0.739	0.717	0.785	0.681	0.808	0.778	0.710	0.790	0.664	0.767	0.762	0.679	0.767	0.709	0.809	0.839	0.766	0.690	0.003	0.738	0.702	0.680	0.717	0.807	0.808	0.797
NG01	0.651	0.000	0.714	0.727	0.687	0.912	0.811	0.832	0.729	1.035	0.780	0.805	0.754	0.773	0.683	0.730		0.797	0.660	0.702	0.700	0.7.0	0.724	0.711	0.720	0.734	0.725	0.722	0.690	0.765	0.660	0.783	0.758	0.692	0.7.0	0.644	0.745	0.745	0.658	0.746	0.689	0.786	0.819	0.746	0.670	0.000	0.719	0.686	0.661	0.692	0.785	0.789	0.779
PPO # PPO Name	Miami Broward County / Palm Beach	Tampa	Orlando	Jacksonville	Daytona / Gainesville	Diversified Dental - Las Vegas Mastercare Dental - Reno	Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Diversified Dental - Reno	Maine	North Dakota	Nevada	Idano	New Hampshire	Delaware	Washington	Oregon	North Carolina	West Virginia	Arkonoo	South Carolina	Rhode Island	Hawaii	Pittsburgh	Philadelphia	Alabama	Utah	Maccockinotto	Massacriuseris Oklahoma	Louisiana	New Mexico	Texas	Kentucky	Misconsin	Tennessee	Minnesota	Colorado	Indiana	Connecticut	Ohio	Michigan	Arizona	New Jersey	Syracuse	Bichmond	Atlanta	Washington, DC	Chicago	St. Louis	Sacramento Northern Celifornia	San Diedo	Southern California
# Odd	502	503	504	202	206	527	524	526	527	228	549	220	- c	223	555	556	222	258	228	260	- 6	7 2 2	564	265	999	292	568	569	570	572	573	574	275	576	578	579	280	581	282	584	282	586	287	288	289	591	592	593	594	595	595	298	299

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

ounty / Palm Beach 0.637 le 0.678 Gainesville 0.648 Johnal - Lav Vegas 0.799 Johnal - Reno 0.737 Minnesotia 0.737 Order 1.737 Or			0.0647 0.0687 0.0687 0.0688 0.0689 0.0689 0.0689 0.0689 0.0689 0.0681 0.0681 0.0681 0.0682 0.0688 0.	0.655 0.655 0.655 0.655 0.655 0.655 0.655 0.655 0.655 0.655 0.655 0.655 0.655 0.657 0.705 0.655 0.650 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.707 0.655 0.655 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707 0.707	0.0777 0.7719 0.7719 0.0088 0.0086 0.0086 0.0086 0.0086 0.0088 0.0086 0.	0.677 0.723 0.723 0.724 0.694 0.880 0.898 0.738 0.738 0.738 0.705	0.653 0.668 0.682 0.683 0.643 0.758 0.758 0.723 0.723 0.723 0.723 0.723 0.723 0.734 0.734 0.735 0.735 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.738 0.737	0.0718 0.0718 0.0718 0.0718 0.0888 0.0868 0.0809 0.0739 0.0737 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0738 0.0748 0.0748 0.0748 0.0749 0.0758	0.0774 0.00 0.0774 0.00 0.0774 0.00 0.0774 0.00 0.0774 0.00 0.0774 0.00 0.0774 0.0774 0.0774 0.0774 0.0777	0.647 0.658 0.687 0.703 0.689 0.703 0.689 0.703 0.689 0.703 0.689 0.703 0.749 0.772 0.749 0.772 0.749 0.772 0.749 0.772 0.749 0.773 0.749 0.773 0.749 0.773 0.749 0.773 0.749 0.750 0.749 0.750 0.749 0.750 0.741 0.750 0.741 0.750 0.742 0.743 0.744 0.744 0.744 0.744 0.744 0.744 0.744 0.744 0.744 0.745 0.744	56.50 56	0.715	0.656 0.670 0.700 0.688 0.684 0.772 0.775 0.776 0.703 0.704 0.704 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.668 0.668 0.668 0.669 0.708 0.689	0.0668 0.713 0.714 0.714 0.714 0.078 0.078 0.726 0.727 0.726	0.675 0.719 0.729 0.888 0.925 0.925 0.729 0.729 0.730 0.731 0.731	0.637 0.677 0.677 0.678 0.678 0.739 0.739 0.732 0.672 0.680 0.732 0.673 0.680 0.732 0.673 0.680 0.732 0.673 0.680	0.639 0.680 0.680 0.681 0.051 0.739 0.739 0.747 0.773 0.673 0.673 0.689 0.670 0.774 0.777 0.673 0.673 0.689 0.673 0.673 0.673 0.673 0.689 0.673 0.674 0.673 0.674 0.675	0.649 0.0691 0.0691 0.0691 0.0691 0.0693 0.0693 0.0693 0.0915 0.0915 0.0915 0.0691 0.0	0.677 0.775 0.776 0.777 0.865 0.980 0.772 0.777 0.0656 0.077 0
Tampa 0.678 Orlando 0.679 Jorksonville 0.670 Jorksonville 0.677 Jorksonville 0.679 Daytona / Gainesville 0.679 Diversified Dental - Las Vegas 0.739 Permier - Minnesota 0.737 Permier - Minnesota 0.737 Permia Nework - Hawaii 0.673 Marine 0.741 Novarda 1.74						0.723 0.714 0.714 0.725 0.698 0.808 0.808 0.816 0.739 0.739 0.738								0.713 0.704 0.680 0.863 0.863 0.725 0.726 0.726 0.766 0.767 0.768 0.674 0.768 0.674 0.768 0.768 0.768 0.768 0.768 0.768 0.768 0.776		0.677 0.0578 0.047 0.041 0.073 0.073 0.036 0.036 0.037 0.057 0.073			715 707 707 717 717 728 880 880 880 724 727 777 777 777 777 777 777 777 777
Orlando 0679 Jacksonyole 0679 Jacksonyole 0679 Jacksonyole 0679 Jacksonyole 0679 Jacksonyole 0799 Mastercare Dental - Las Vegas 0799 Pental Options Pricing - Oregon 0.737 Dental Options Pricing - Oregon 0.737 Bental Network - Hawaii 0.673 North Dakota 0.730 North Dakota 0.730 North Dakota 0.730 North Dakota 0.730 North Carolina 0.673 Mashington 0.730 Washington 0.730 North Carolina 0.613 Most Virginia 0.673 Arkarsas 0.730 Arkarsas 0.730 Arkarsas 0.730 Arkarsas 0.673						0.714 0.725 0.626 0.880 0.939 0.939 0.739 0.739 0.738 0.778								0.704 0.863 0.863 0.912 0.789 0.722 0.722 0.726		0.0669 0.0578 0.0739 0.0739 0.0736 0.0571 0.0571 0.0572 0.0573 0.0573 0.0573 0.0573 0.0573 0.0573 0.0573 0.0573 0.0573			707 717 717 717 717 717 718 8865 7292 7296 727 727 727 727 727 727 727 727 727 72
Jacksonville 0.679 Daybran K Gainesville 0.646 Diversified Dental - Las Vegas 0.799 Mastercare Dental - Reno 0.845 Premiler - Minnesotia 0.737 Driversified Dental - Reno 0.737 Bernal Network - Hawaii 0.673 Diversified Dental - Reno 0.741 Nowda 0.672 Idaho 0.672 Idaho 0.673 Delaware 0.673 Delaware 0.677 Washington 0.673 Oregon 0.712 North Carolina 0.673 Akarasas 0.673 Akarasas 0.730 South Carolina 0.673 Pittsburgh 0.673 Pittsburgh 0.674 Alabama 0.675 Alabama 0.676 Alabama 0.676 Massachusetts 0.668						0.725 0.894 0.808 0.810 0.816 0.739 0.769 0.738 0.705								0.714 0.863 0.912 0.789 0.726 0.726 0.750 0.750 0.750 0.673 0.673 0.768 0.673 0.768 0.767 0.768 0.763 0.768 0.767 0.768 0.767 0.768 0.767 0.768 0.767 0.768		0.678 0.0678 0.0647 0.0841 0.0739 0.0739 0.0730 0.0732 0.0673			717 8865 8865 8800 724 724 777 777 777 777 777 777 777 777
Daylona / Gainesville 0.646 Diversified Dental - Leav Vegas 0.739 Mastercare Dental - Reno 0.737 Demtal Optore Pricing - Oregon 0.737 Rental Network - Hawaii 0.888 Mahe 0.741 Nevada 0.741 Nevada 0.741 Nevada 0.672 Idaho 0.723 Vermont 0.673 Vermont 0.677 Washington 0.677 Mashington 0.673 Arkansas 0.730 South Carolina 0.673 Rhode siand 0.673 Phitsburgh 0.675 Alabama 0.676 Alabama 0.676 Alabama 0.676 Alabama 0.645 Alabama 0.645						0.694 0.939 0.808 0.808 0.739 0.985 0.769 0.785 0.702 0.691 0.719 0.728								0.680 0.912 0.736 0.725 0.750 0.750 0.767 0.767 0.767 0.768 0.767 0.768 0.767 0.768 0.767 0.768 0.767 0.768 0.767 0.768 0.767 0.768		0.047 0.073 0.073 0.073 0.0736 0.0736 0.0732 0.0732 0.0732 0.0633 0.0633 0.0633 0.0633			8865 920 920 920 920 920 920 920 920
Diversified Dental - Las Vegas 0,799 Permiler Dental - Reno 0,737 Permiler - Minnesota 0,737 Dental Options Pricing - Oregon 0,737 Rental Network - Hawaii 0,673 Diversified Dental - Reno 0,700 North Dakota 0,741 Nevada 0,721 Idaho 0,723 Vermont 0,677 Washington 0,677 North Carolina 0,677 West Virginia 0,673 Arkarsas 0,730 South Carolina 0,673 Arkarsas 0,730 Pittsburgh 0,673 Pittsburgh 0,673 Pittsburgh 0,675 Alabama 0,676 Alabama 0,678 Alabama 0,678 Alabama 0,668 Alabama 0,668 Alabama 0,668 Alabama 0,668 Alabama 0,668 Alabama 0,668 Or						0.880 0.839 0.808 0.808 0.985 0.785 0.785 0.702 0.702 0.702 0.703 0.703 0.703 0.704 0.704 0.705 0.706 0.707								0.863 0.789 0.729 0.726 0.964 0.760 0.767 0.674 0.726 0.674 0.726 0.674 0.726 0.674 0.768		0.730 0.736 0.736 0.682 0.682 0.696 0.673 0.773			8865 920 920 920 920 920 920 920 920 930 930 930 930 930 930 930 930 930 93
Masterizer Dental - Heno 0.845 Permat Options Pricing - Oregon 0.737 Bental Network - Hawaii 0.679 Bows Siried Dental - Reno 0.700 North Dakota 0.700 North Dakota 0.731 Wermon 0.731 North Dakota 0.731 Newdada 0.732 Idaho 0.731 New Hampshire 0.632 Delaware 0.772 North Carolina 0.673 Arkansas 0.673 Arkansas 0.732 Arkansas 0.732 Arkansas 0.730 Pittsburgh 0.675 Pittsburgh 0.676 Pittsburgh 0.676 Pittsburgh 0.676 Albama 0.676 Alabama 0.668 Alwasachusetts 0.668						0.939 0.816 0.739 0.769 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708								0.912 0.789 0.722 0.964 0.750 0.750 0.726 0.726 0.674 0.722 0.673 0.663 0.703 0.703 0.703 0.703 0.703 0.703		0.841 0.736 0.682 0.686 0.696 0.732 0.634 0.634 0.634 0.639 0.630 0.630 0.631			9920 9920 724 9966 727 727 727 727 727 727 720 7320 740 741 741 741 741 741 741 741 741 741
Premier Premier Permatal Options Pricing - Oregon 0.737 Pental Network - Hawaii 0.679 Diversified Dental - Reno 0.700 North Dakota 0.700 North Dakota 0.771 Newda Newda Newda Newda New Hampshire 0.672 Vermont 0.741 Nashington 0.771 Oregon 0.771 Oregon 0.772 Mashington 0.772 Mashington 0.673 West Virginia 0.673 Mississippi 0.673 South Carolina 0.673 South Carolina 0.673 Hawaii 0.673 Hawaii 0.673 Hawaii 0.673 Phitsburgh 0.673 Alabama 0.673 Alabama 0.673 Alabama 0.673 Alabama 0.673 Alabama 0.673 Alabama 0.673 Alabama 0.673 Alabama 0.673 Alabama 0.673						0.808 0.739 0.985 0.769 0.785 0.785 0.702 0.691 0.743 0.743 0.778 0.779								0.789 0.726 0.726 0.964 0.750 0.736 0.673 0.672 0.662 0.662 0.662 0.768 0.768 0.768 0.768 0.768 0.768 0.768 0.768 0.768 0.768		0.738 0.887 0.887 0.696 0.732 0.673 0.639 0.639 0.670 0.670 0.670 0.675 0.675 0.675 0.675 0.675 0.675 0.675 0.675 0.675 0.675 0.675			7.92 800 800 800 800 727 727 727 727 706 677 716 715 716 717 716 717 716 817 818
Dental Network - Hawaii 0.679 Diversified Dental - Reno 0.679 Marie Marie Nevada (2700 North Dakota 0.7741 Nevada (2701 Nevada (2701 New Hampshire 0.677 Mashington 0.772 Washington 0.772 North Carolina 0.673 Arkansas 0.773 Arkansas 0.773 Arkansas 0.773 Arkansas 0.673 Arkansan 0.673						0.8316 0.985 0.789 0.785 0.702 0.702 0.702 0.703 0.703 0.703 0.703 0.703 0.703 0.703								0.725 0.964 0.726 0.726 0.737 0.683 0.674 0.722 0.722 0.722 0.722 0.723 0.708 0.708		0.730 0.687 0.696 0.732 0.639 0.639 0.639 0.639 0.637 0.637 0.637 0.673 0.673 0.673 0.673 0.673 0.673 0.673 0.673 0.673 0.673 0.673			800 9966 757 727 777 727 727 727 712 715 715 716 717 716 717 716 717 716
Nemative Nationary Nemative Nationary						0.759 0.769 0.816 0.738 0.702 0.702 0.703 0.703 0.703 0.703 0.703 0.703 0.703								0.722 0.756 0.756 0.726 0.726 0.673 0.652 0.708 0.708 0.708		0.0887 0.086 0.036 0.0732 0.0732 0.0732 0.080 0.071 0.073 0.073 0.073 0.073 0.073 0.067			7.24 966 727 727 727 727 727 712 712 710 710 711 711 711 711 710 711 711 711
Diversified Defitation of the parameter of the para						0.769 0.785 0.785 0.702 0.702 0.743 0.743 0.786 0.670 0.719 0.728								0.750 0.791 0.726 0.767 0.683 0.674 0.722 0.768 0.652 0.703 0.708		0.0896 0.742 0.673 0.683 0.083 0.083 0.083 0.081 0.071 0.075 0.075 0.075 0.075 0.075			727 727 727 727 727 727 770 656 656 657 770 771 771 771 771 771 771 771 771
warring 0.7700 Nevada 0.7741 Nevada 0.672 Vermont 0.673 New Hampshire 0.634 Delaware 0.677 Washington 0.712 Oregon 0.712 North Carolina 0.677 West Virginia 0.673 Arkareas 0.730 South Carolina 0.673 Pittsburgh 0.673 Pittsburgh 0.673 Pittsburgh 0.675 Alabama 0.676 Alabama 0.676 Massachusetts 0.679 Utah 0.679 Massachusetts 0.645						0.703 0.738 0.738 0.702 0.703 0.743 0.743 0.778 0.778 0.778 0.778								0.730 0.726 0.726 0.683 0.674 0.722 0.768 0.652 0.703 0.708		0.030 0.671 0.0732 0.0839 0.0834 0.0876 0.076 0.730 0.675 0.675 0.675			7.55 7.27 7.27 7.27 7.27 7.20 6.56 6.70 7.70 6.77 7.70 7.71 7.71 7.71 7.71 7.71 6.77 7.71 6.77 7.71 6.77 7.71 6.71 7.71 6.71
Note Carcolar Ca						0.738 0.738 0.738 0.702 0.691 0.743 0.786 0.670 0.719 0.728								0.751 0.762 0.767 0.683 0.674 0.722 0.768 0.652 0.703 0.708		0.732 0.639 0.639 0.680 0.671 0.671 0.676 0.672 0.672			727 688 679 727 727 770 656 656 677 770 715 715 716 718
Newdada						0.735 0.702 0.691 0.743 0.786 0.670 0.728 0.728								0.727 0.683 0.674 0.722 0.722 0.768 0.652 0.703 0.708		0.635 0.635 0.639 0.630 0.631 0.671 0.675 0.675 0.675 0.672			7.27 673 7.27 7.27 7.70 6.56 6.56 6.56 7.70 7.70 7.11 7.15 7.16 7.18
Variation 0.730 New Hampshire 0.634 Delaware 0.677 Weshington 0.677 Oregon 0.712 North Carolina 0.613 West Virginia 0.673 Arkansas 0.673 Asun Carolina 0.673 Bouth Carolina 0.673 Hode Island 0.674 Pittsburgh 0.675 Pittsburgh 0.675 Alabama 0.676 Julah 0.678 Utah 0.679 Massachusetts 0.645 Massachusetts 0.641						0.785 0.691 0.743 0.786 0.670 0.719 0.728 0.785								0.768 0.674 0.722 0.768 0.652 0.703 0.708 0.706		0.732 0.639 0.634 0.680 0.711 0.671 0.676 0.676 0.672			688 688 727 727 770 656 656 656 712 770 715 715 716 718 718
Vermont 0.641 New Hampshire 0.636 Delaware 0.677 Washington 0.712 Ovegon 0.712 North Carolina 0.688 Mississippi 0.730 Arkarsas 0.730 South Carolina 0.673 Hrawaii 0.674 Pittsburgh 0.677 Pritaburgh 0.677 Alabama 0.678 Julah 0.678 Julah 0.678 Massachusetts 0.645 Massachusetts 0.661						0.702 0.691 0.743 0.786 0.719 0.728 0.728								0.683 0.674 0.722 0.768 0.703 0.708 0.708 0.706		0.639 0.634 0.634 0.613 0.671 0.675 0.635 0.652			688 679 727 771 770 770 677 770 770 711 711 718
Now Hampshire 0.636 Delaware 0.677 Washington 0.712 Oregon 0.712 North Carolina 0.613 Arkarsas 0.673 South Carolina 0.673 Phrode Island 0.627 Hawaii 0.677 Phitsburgh 0.657 Alabama 0.678 Alabama 0.678 Utah 0.678 Utah 0.678 Massachusetts 0.678 Massachusetts 0.679 Utah 0.679 Massachusetts 0.645						0.691 0.743 0.786 0.670 0.728 0.728 0.694								0.673 0.722 0.722 0.652 0.703 0.708 0.766		0.634 0.680 0.680 0.711 0.671 0.675 0.730 0.635 0.635			679 727 727 771 770 656 677 770 775 715 711 720
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Oregon 0.712 North Carolina 0.613 West Virginia 0.668 Mississippi 0.673 Arkansas 0.730 South Carolina 0.673 Rhode Island 0.674 Phitsburgh 0.657 Phitsburgh 0.676 Phitadelphia 0.678 Alabama 0.678 Utah 0.679 Utah 0.679 Utah 0.678 Massachusetts 0.679 Massachusetts 0.645						0.786 0.670 0.719 0.728 0.785								0.768 0.652 0.703 0.708 0.766		0.711 0.613 0.671 0.676 0.730 0.635 0.652			771 656 706 712 770 677 715 700 711 720 716 718
North Carolina 0.613 West Virginia 0.668 Mississippi 0.730 Arkansas 0.730 South Carolina 0.632 Brode Island 0.671 Pittsburgh 0.657 Pittsburgh 0.678 Alabama 0.678 Alabama 0.678 Utah 0.678 Iova 0.679 Massachusetts 0.645 Massachusetts 0.645						0.670 0.719 0.728 0.694								0.652 0.703 0.708 0.766 0.673		0.613 0.671 0.676 0.730 0.635 0.657			656 706 770 770 677 715 715 720 711 720 716
West Virginia 0.668 Mississippi 0.673 Arkarsas 0.673 South Carolina 0.632 Rhode Island 0.671 Hawaii 0.677 Philadelphia 0.678 Philadelphia 0.678 Jutah 0.679 Urah 0.679 Jutah 0.679 Massachusetts 0.645 Massachusetts 0.645						0.719 0.728 0.785 0.694								0.703 0.708 0.766 0.673		0.671 0.676 0.730 0.635 0.672 0.657			706 712 770 677 715 700 711 720 716 716
Mississippi 0.673 Arkarsas 0.730 South Carolina 0.632 Rhode Island 0.674 Hawaii 0.655 Pittsburgh 0.676 Alabama 0.678 Utah 0.679 Utah 0.679 Massachusetts 0.645 Massachusetts 0.645						0.728								0.708 0.766 0.673		0.676 0.730 0.635 0.672 0.657			712 770 677 715 710 711 720 716 718
Arkansas 2001 Carlona						0.694								0.766		0.730 0.635 0.672 0.657			7770 677 715 715 720 716 718
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Rhode Island Pitsburgh Pitsburgh Alabama Alabama Utah Massachusetts 0.645						0 0								5		0.672			715 700 711 720 716 691
Havaii 0.655 Pitsburgh 0.676 Philadelphia 0.677 Alabama 0.679 Ush 0.683 Iowa 0.645						0.728								0.712		0.657			720 720 720 716 718
Pittsburgh 0678 Philadelphia 0676 Alabama 0679 Utah 0683 Massachusetts 0681		0.687	. ~			0.713								7690		100			720 720 716 718 691
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John Massachusetts 0.681						0.725								0.77		0.00			691
Massachusetts 0.681			_ ,,			0.706								0.687		20.00			5
Massaciusetts			. ~			0.730								0.00		0890			707
Oklahoma						0.762								0.748		0.00			7 1
Louisiana 10824						0.674								0.676		0.70			99
New Mexico						0.780								0.762		707.0			765
TOWER 100 100 100 100 100 100 100 100 100 10						7 2 2 2								0.740		000			3 5
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Neillucky			٠.			0.030								0.007		0.00			1 00
0.711			n 1			0.773								0.760		0.712			2 6
Wisconsin						0./1/								0.701		699.0			90 !
0.613			_			0.657								0.644		0.615			647
			m			0.746								0.731		0.684			734
Colorado 0.697						0.747								0.732		969.0			735
582 Indiana 0.627 0	0.636	0.652 0.0	0.635 0.6			0.672								0.659		0.628			662
Nebraska 0.684						0.742								0.727		0.686			730
Connecticut 0.686	0.700	0.720	~			0.746								0.731		0.684			735
Obio						0090								9890		0.653			000
Michigan						0.000								2000		202.0			262
Michigan 0.702			0.770			0 7 7 0								0.730		20.70			9 6
Arizona 0.733			_			0.805								0.790		0.733			785
New Jersey			O.I			0.740								0.725		0.678			728
Syracuse 0.638			,			0.681								0.668		0.639			672
0.620			O.		2 0.663	0.669								0.655		0.618			629
Richmond 0.651			_			0.714								0.694		0.655			869
Atlanta 0.655						0.715								0.699		0.655			704
593 Washington, DC 0.639 0	0.650	0.668 0.0	0.649 0.6			0.688								0.675		0.639			8/9
0.631						0.670								0.657		0.629	0.634		662
St. Louis 0.641						0.702		0.697						0.684		0.644	0.644	0.659 0	688
Sacramento 0.708			_			0.777							Ī	0.761		0.707	0.712		764
Northern California 0.707			_	734 0.751	792.0	0.775	0.703	0.762 0			13 0.740		0.739	0.758	0.770	0.704	0.711	0 6220	763
San Diedo 0713			. ~			0.778	0.730						_	0.763	0 7 7 0	0.713	0.716		766
51.7.0				0.7.00		0.70	7 7 6							0.00	7.00	2 7 6	0.70		3 5

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

Newmind plants Hardy Order (1972) 6192 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6194 6195 6195 6195 6195 6195 6195 6195 6195	Machine Desire Mach	502 503 504 504 505 521	Broward County / railir beach Tampa Jacksonville Daytona / Gainesville Diversified Dental - Las Vegas	0.714 0.726 0.697 0.859	0.730 0.721 0.733 0.704 0.876	0.743 0.733 0.746 0.719	0.729 0.720 0.732 0.703 0.875	0.728 0.741 0.713 0.885	0.748 0.720 0.902	0.740 0.751 0.725 0.915	0.742 0.754 0.727 0.922	0.693 0.701 0.664 0.881							25 10 20 20 20 20 20 20 20 20 20 20 20 20 20	0.726 0.739 0.711 0.880
Heaveni (1975) (New Holes (178) (1	522 524 526	Mastercare Dental - Reno Premier - Minnesota Dental Options Pricing - Oregon	0.789	0.801	0.822	0.799	0.810	0.825	0.838	0.844	0.788							2 2 2 2	0.0
The part of the pa	Particular	527 528 540	Rental Network - Hawaii Diversified Dental - Reno Maiss	0.729	0.975	1.002	0.974	0.746	1.010	1.030	1.042	0.714							Σ 1 2	0.7
werenden control of the control of t	Name and Control Contr	220	North Dakota	0.807	0.815	0.840	0.813	0.830	0.844	0.855	0.860	0.748								1 00
Meyer and the control of the c	New Humphilating 0.024 0.704 0.705 0	22 - 253	Nevada Idaho	0.72	0.780	0.796	0.779	0.790	0.798	0.765	0.809	0.751		-	_					· 1
Marketantholith Care Car	Dissipation of 1755 0.74	554	Vermont	0.704	0.710	0.731	0.708	0.724	0.733	0.738	0.741	0.637	-							
Westpilling CVTR	Organia (1778) (1778) (1778) (1778) (1778) (1778) (1778) (1778) (1779)	222 226	new nampsnire Delaware	0.735	0.745	0.763	0.743	0.755	0.766	0.776	0.778	0.700								
Manual Condition Cargo	Maria Maria Maria M	557	Washington	0 770	002	5	0 200	0	0	000	000	730								- 0
Messeyment of 72 0.72 0.73 0.74 0.75 0.75 0.75 0.75 0.75 0.75 0.75 0.75	Mississippy G. 72 0.72 0.72 0.72 0.72 0.72 0.72 0.72	229	Vorth Carolina	0.673	0.679	0.697	0.780	0.690	0.701	0.706	0.709	0.617								ഠത
Metanesine (175 0.779 0.779 0.779 0.779 0.789 0.770 0.779 0	Multisaspini (175 0.739)	260	West Virginia	0.723	0.729	0.744	0.728	0.738	0.746	0.752	0.755	0.687		_						က
South Cartonian Control Contro	Houselisand 0.72 0.72 0.72 0.72 0.72 0.72 0.72 0.72	561	Mississippi	0.732	0.739	0.757	0.737	0.750	0.758	0.765	0.767	0.684		•						4 5
Hendel siland, G. 175 G	Partial plane 1772	202	Arkansas South Carolina	0.702	0.793	0.813	0.705	0.804	0.816	0.822	0.825	0.748		_						5 5
Hawaiii 0,776 0,724 0,739 0,731 0,732 0,732 0,732 0,732 0,732 0,732 0,732 0,732 0,732 0,732 0,732 0,733 0,734 0,735 0,734 0,735 0,73	Highwaith OTTG 0722 0733 0734 0740 0740 0740 0740 0740 0740	564	Rhode Island	0.725	0.733	0.749	0.731	0.741	0.751	0.758	0.761	0.702								39
Charle C	Machine 1778 1772 1773 1774 1775	565	Hawaii	0.705	0.714	0.729	0.713	0.722	0.732	0.741	0.746	0.692								8
Diagram	Alignosma O773 O774 O775 O774 O774 O774 O774 O774 O775 O774 O774 O775 O775 O774 O775 O774 O775	566	Pittsburgh Dhiladelphia	0.716	0.722	0.733	0.721	0.728	0.735	0.740	0.743	0.704		_						26
Legistation Control	Ubath OTCS OTCS <t< td=""><th>268</th><td>Alabama</td><td>0.731</td><td>0.738</td><td>0.754</td><td>0.736</td><td>0.748</td><td>0.757</td><td>0.761</td><td>0.763</td><td>0.696</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>94</td></t<>	268	Alabama	0.731	0.738	0.754	0.736	0.748	0.757	0.761	0.763	0.696								94
Okasimusatina 0.728 0.714 0.714 0.714 0.724 0.714 0.724 0.714 0.724	Massachusents 0.759 0.774 0.752 0.773 0.773 0.773 0.773 0.779 0.77	269	Utah	0.723	0.727	0.741	0.726	0.735	0.742	0.747	0.749	0.691								34
Collegion 37.58 0.786	Circle Invalidation Circle Invalidation	571	Iowa Massachiisetts	0.732	0.739	0.757	0.737	0.726	0.759	0.766	0.768	0.696		-						4 4
Legistarian Colorado Colora	Closes G682 G683 G785 G775 <	572	Oklahoma	0.758	0.769	0.785	0.767	0.777	0.789	0.796	0.801	0.746		_						75
Parameter Control Co	Texam Control	5/3	Louisiana	0.682	0.687	0.705	0.686	0.698	0.705	0.710	0.713	0.635		_						9 6
Kentucky 6688 0773 0774 0775 0774 0775 0774 0775 0774 0775 0774 0775 0774 0775 0774	Kembody Colorability	575	New IMEXICO Texas	0.751	0.761	0.903	0.759	0.730	0.810	0.010	0.023	0.746		-						y &
Kannasa O766 O777 O.786 O.786 <th< td=""><td>Kainsas 0.7764 0.7774 0.7784 0.7784 0.8794 0.7744 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894</td><th>576</th><td>Kentucky</td><td>0.698</td><td>0.703</td><td>0.715</td><td>0.702</td><td>0.710</td><td>0.717</td><td>0.722</td><td>0.725</td><td>0.681</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>8</td></th<>	Kainsas 0.7764 0.7774 0.7784 0.7784 0.8794 0.7744 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894 0.7814 0.7894	576	Kentucky	0.698	0.703	0.715	0.702	0.710	0.717	0.722	0.725	0.681								8
Machine Nationary Mach	Visional State (Sept.) C778 C779 C778 C778 C778 C778 C779 C779 C778 C778 C779 C77	277	Kansas	0.766	0.777	0.793	0.775	0.785	0.798	908.0	0.810	0.754		_						83
Hilmesolae (178) (174) (174) (175) (175) (Nelliane Salta (1978) (578	Wisconsin	0.716	0.722	0.736	0.721	0.731	0.738	0.744	0.746	0.674								39
Colorado 0.740 0.742 0.742 0.742 0.742 0.742 0.743 0.742 0.744 0.744 0.745	Colorado 0.740 0.742 0.745 0.745 0.745 0.746 0.774 0.774 0.756 0.774 0.774 0.756	280	Minnesota	0.738	0.746	0.764	0.744	0.756	0.768	0.774	0.779	0.702								2 4
Incliana 0.675 0.679 0.683 0.677 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.701 0.701 0.702 0.704 0.685 0.689 0.685 0.6	Inchana	581	Colorado	0.740	0.747	0.762	0.745	0.756	0.764	0.770	0.773	0.713		Ŭ						23
New York Secremento C.78 O.775	Non-discrimination (1.78) (1.74) (1.74) (1.74) (1.75) (1.76) (1.74) (1.74) (1.75) (1.76) (1.74) (1.74) (1.75) (1.76) (1.7	582	Indiana	0.675	0.679	0.693	0.677	0.687	0.694	0.700	0.701	0.634		•						98
Official control Official control<	Ohio Michigan O.756 O.776 O.776 O.776 O.775 O.777 O.686 O.776 O.777 O.877 O.876 O.777 O.778 O.777 O.877 O.878 O.777 O.778 O.777 O.778 O.77	283	Nebraska	0.736	0.745	10.76	0.744	0.753	0.769	0.775	0.774	0.724		-						20 1
Michigan 0.756 0.778 0.799 0.776 0.790 0.883 0.844 0.820 0.744 0.879 0.774 0.790 0.883 0.894 0.842 0.794 0.879 0.775 0.779 0.774 0.790 0.883 0.895 0.881 0.884 0.884 0.884 0.884 0.885 0.899 0.821 0.795 0.790 0.883 0.899 0.821 0.899 0.821 0.899 0.821 0.899 0.821 0.899 0.821 0.899 0.821 0.899 0.821 0.899 0.821 0.899 0.821 0.899 0.8	Michigan 0.756 0.779 0.779 0.779 0.770 0.880 0.881 0.880 0.871 0.870 0.770 0.774 0.870 0.880 0.881 0.870 0.775 0.870 0.880 0.881 0.870 0.775 0.870 0.880 0.881 0.880 0.881 0.881 0.892 0.881 0.881 0.892 0.881 0.893 0.881 0.893 0.893 0.882 0.883 0.894 0.892 0.893 0.8	, 20 10 10 10 10 10 10 10 10 10 10 10 10 10	Obio	0.7.30	0.705	0.70	0.743	0.73	0.700	0.775	0.727	0.702		_						2 6
Arizona Arizona (1792) (1894) (1864)	Arizona O.792 0.804 0.823 0.804 0.823 0.804 0.824 0.804 0.823 0.804 0.823 0.804 0.823 0.804 0.823 0.804 0.823 0.804 0.804 0.824 0.804 0.824 0.804 0.824 0.804 <	286	Michigan	0.765	0.778	0.799	0.776	0.790	0.803	0.814	0.820	0.741								98
New Jersey 0.733 0.742 0.759 0.740 0.751 0.762 0.770 0	New Jersey 0.733 0.742 0.759 0.740 0.751 0.750 0.770 0.771 0.686 0.866 0.866 0.866 0.869 0	287	Arizona	0.792	0.804	0.823	0.803	0.813	0.828	0.837	0.843	0.790		Ŭ						9
Syracuse 0.664 0.687 0.701 0.686 0.656 0.702 0.703 0.709 0.643 0.700 0.711 0.692 0.897 0.695 0.707 0.699 0.890 0.8	Syrracuse 0.684 0.687 0.701 0.686 0.692 0.702 0.707 0.709 0.640 0.640 0.707 0.709 0.641 0.692 0.697 0.693 0.707 0.709 0.707 0.709 0.640 0.640 0.707 0.709 0.704 0.709 0.704 0.709 0.704 0.709 0.704 0.709 0.	288	New Jersey	0.733	0.742	0.759	0.740	0.751	0.762	0.770	0.774	0.709		Ŭ						49
New York Order Ord	New York O.666 O.672 O.689 O.742 O.739	289	Syracuse	0.684	0.687	0.701	0.686	969.0	0.702	0.707	0.709	0.643		Ŭ						95
Hichmond 0.711 0.718 0.732 0.740 0.742 0.742 0.755 0.742 0.755 0.742 0.755 0.733 0.731 0.745 0.745 0.744 0.757 0.777 0.744 0.748 0.756 0.755 0.744 0.755 0.754 0.757 0.754 0.757 0.747 0.757 0.747 0.755 0.745 0.755 0.744 0.755 0.745 0.758 0.747 0.757 0.747 0.757 0.747 0.745 0.757 0.747 0.745 0.7	Hichmond 0,711 0,778 0,773 0,774 0,728 0,740 0,758 0,750 0,675 0,725 0	290	New York	0.666	0.672	0.687	0.670	0.680	0.690	0.695	269.0	0.636		_						79
Allanta 0.773 0.774 0.722 0.746 0.723 0.740 0.725 0.756 0.755 0.669 0.741 0.752 0.759 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.740 0.859 0.700 0.700 0.701 0.861 0.867 0.867 0.868 0.800 0.700 0.701 0.861 0.869 0.700 0.701 0.861 0.869 0.700 0.701 0.70	Altanita 0.713 0.723 0.744 0.752 0.745 0.755 0.689 0.741 0.775 0.756 0.756 0.756 0.756 0.756 0.756 0.756 0.776 0.741 0.756 0.776 0.741 0.756 0.776 0.776 0.756 0.777 0.744 0.756 0.776 0.771 0.776 0.686 0.789 0.770 0.741 0.756 0.767 0.771 0.776 0.686 0.689 0.689 0.770 0.774 0.776 0.689 0.689 0.770 0.736 0.677 0.741 0.776 0.689 0.789 0.787 0.789 0.680 0.781 0.742 0.739 0.781 0.741 0.776 0.789 0.780 0.881 0.781 0.789 0.770 0.741 0.716 0.782 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.771 0.781 0.782	291	Richmond	0.711	0.718	0.737	0.717	0.729	0.740	0.748	0.750	0.672		_						27
Washington, DC 0.683 0.890 0.703 0.688 0.697 0.705 0.714 0.683 0.704 0.683 0.700 0.689 0.700 0.689 0.701 0.681 0.807 0.887 0.887 0.887 0.887 0.887 0.888 0.700 0.689 0.700 0.689 0.700 0.689 0.700 0.689 0.700 0.689 0.700 0.689 0.700 0.710 0.681 0.691 0.670 0.710 0.681 0.670 0.710 0.7	Washington, DC 0.683 0.684 0.871 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.786 0.887 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.687 0.688 0.689 0.684 0.685 0.689 0.684 0.685 0.689 0.689 0.684 0.685 0.789 0.771 0.773 0.771 0.773 0.771 0.773 0.773 0.773 0.773 0.773 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.775 0.784 0.809 0.814 0.736 0.789 0.806 0.806 0.806 0.786 0.786 0.786 0.786 0.806 0.806 0.806 0.806 0.806 0.806 0.806 0.806 0.806	292	Atlanta	0.713	0.723	0.740	0.721	0.733	0.743	0.750	0.753	0.680		_						33
Chicago 6672 0.674 0.687 0.688 0.689 0.689 0.689 0.689 0.680 0.681 0.680 0.681 0.680 0.681 0.781 0.741 0.742 0.782 0.781 0.741 0.742 0.782 0.781 0.741 0.742 0.782 0.781 0.741 0.742 0.782 0.811 0.742 0.772 0.701 0.781	Chicago 0.657 0.674 0.687 0.672 0.683 0.689 0.689 0.689 0.684 0.625 0.884 0.625 0.889 0.689 0.689 0.689 0.689 0.679 0.689 0.709 0.709 0.709 0.709 0.709 0.709 0.709 0.709 0.709 0.709 0.709 0.709 0.709 0.709 0.800 0.80	293	Washington, DC	0.683	0.690	0.703	0.688	0.697	0.705	0.711	0.715	0.663		_						92
St. Louis 0.784 0.775 0.776 0.778 0.775 0.779 0.779 0.739 0.874 0.738 0.801 0.741 0.712 0.722 0.722 0.723 0.742 0.832 0.704 0.772 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.777 0.777 0.777 0.777 0.777 0.777 0.779 0.800 0.801 0.800 0.778 0.780 0.801 0.	Standard University (1.75 of 1	594	Chicago	0.672	0.674	0.687	0.672	0.683	0.689	0.693	0.694	0.625								8 5
Sacramento 0.767 0.774 0.795 0.775 0.786 0.801 0.389 0.801 0.786 0.800 0.802 0.817 0.785 0.786 0.805 0.806 0.802 0.817 0.775 0.785 0.799 0.806 0.805 0.806 0.805 0	Suchem Guifornia 0.767 0.774 0.775 0.778 0.779 0.809 0.814 0.735 0.801 0.795 0.794 0.779 0.782 0.810 0.809 0.817 0.817 0.795 0.816 0.809 0.816 0.809 0.816 0.809 0.816 0.809 0.798 0.798 0.779 0.779 0.775 0.778 0.779 0.798 0.799 0.800 0.816 0.809 0.807 0.789 0.779 0.778 0.778 0.778 0.778 0.779 0.785 0.819 0.801 0.801 0.798 0.797 0.791 0.791 0.791 0.791 0.791 0.791 0.791 0.791 0.791 0.801	292	St. Louis	0.699	0.708	0.725	0.707	0.73	0.728	0.737	0.739	0.670								5 5
San Dieno 0.787 0.776 0.779 0.795 0.811 0.756 0.800 0.807 0.781 0.799 0.806 0.817 0.7781 0.785 0.808 0.808 0.807 0.781 0.781 0.781 0.883 0.883 0.882 0.780 0.779 0.800 0.807 0.781 0.781 0.781 0.803 0	Southern California 0.757 0.786 0.785 0.785 0.785 0.789 0.775 0.789 0.775 0.789 0.78	290	Sacialifello Northern California	0.764	0.77	0.797	0.770	0.700	0.001	908.0	4.00	0.736		_						0 8
	Southern California 0.757 0.786 0.783 0.784 0.775 0.789 0.737 0.789 0.737 0.789 0.737 0.781 0.781 0.779 0.795 0.776 0.790 0.801	298	San Diedo	0.767	0.776	0.794	0.775	0.785	0.797	0.806	0.811	0.756					ó			8 8

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

0.755 0.758 0.758 0.758 0.758 0.768 0.768 0.768 0.768 0.768 0.768 0.776 0.775 0.775 0.776 0.777 0.776 0.777 0.776 0.776 0.777 0.777 0.776 0.777 0.777 0.777 0.776 0.777 0.777 0.777 0.777 0.778 0.778 0.779 0.779 0.770		PG01	PG02		575	ľ						PGUL 0.670	200	0.674	0000	799.0	PGOG	PGUR	2000	200
Column C	ų,	0.696	0.070		203							0.0708	0.715	0.070	0.660	0.087	0.694	0.705	0.083	0.004
1478 1789 1789 1789 1789 1789 1789 1789 17	-	0.746	0.755		754							0.760	0.768	0.757	0.763	0.770	0.742	0.757	0.761	0.767
1,10, 10,20, 1		0.736	0.745		744	_					_	0.750	0.758	0.747	0.753	0.759	0.733	0.747	0.751	0.757
1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,		0.750	0.758		757	_					_	0.763	0.771	0.760	0.766	0.774	0.744	0.760	0.765	0.770
Control Cont		0.718	0.728		727	_					_	0.734	0.743	0.731	0.737	0.744	0.714	0.732	0.736	0.742
Control Cont	jas	0.922	0.935		934	_					_	0.947	0.960	0.946	0.957	0.963	0.917	0.928	0.940	0.959
Control Cont		0.998	1.018		015							1.033	1.061	1.026	1.050	1.064	0.985	1.019	1.035	1.057
Control Cont		0.824	0.842		841	_					_	0.852	0.864	0.851	0.861	0.859	0.832	0.842	0.848	0.864
Control Cont	uoße	0.852	0.867		865	_					_	0.877	0.894	0.874	0.886	0.895	0.845	0.869	0.877	0.892
1.65 1.65		0.750	0.764		.763	_					_	0.770	0.778	0.768	0.774	0.772	0.759	0.769	0.771	0.778
		1.041	1.060	1.080								1.076	1.096	1.075	1.094	1.098	1.037	1.046	1.065	1.096
		0 0	000		0.0							000	0000	0000	0000	0 0	202.0	9000	9000	1000
		0.00	20.0		- 20							0.023	1 000	220.0	0.00	0.00	0.730	0.020	0.000	
		0.835	0.855		202							0.864	0.880	0.859	0.871	0.876	0.836	0.864	0.869	0.879
		0.771	0.782		781	_					_	0.793	0.800	0.791	0.797	0.802	0.767	0.776	0.786	0.799
		0.791	0.807	0.820		_					_	0.814	0.823	0.812	0.818	0.819	0.796	0.809	0.814	0.823
0.72 0.73 <th< td=""><th></th><td>0.730</td><td>0 741</td><td></td><td>739</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.748</td><td>0 762</td><td>0.742</td><td>0.751</td><td>0 764</td><td>0 720</td><td>0.751</td><td>0.755</td><td>0 759</td></th<>		0.730	0 741		739							0.748	0 762	0.742	0.751	0 764	0 720	0.751	0.755	0 759
		0.707	700		1 2				0 0	, (22.0	1000	100	00.00	1010	200	100	7 00	100
0.784 0.785 0.784 0.785 0.786 <th< td=""><th></th><td>0.707</td><td>0.722</td><td></td><td>7.20</td><td></td><td></td><td></td><td>۰ د</td><td>٠,</td><td></td><td>0.726</td><td>0.737</td><td>0.721</td><td>0.728</td><td>0.73/</td><td>0.704</td><td>0.728</td><td>0.733</td><td>0.735</td></th<>		0.707	0.722		7.20				۰ د	٠,		0.726	0.737	0.721	0.728	0.73/	0.704	0.728	0.733	0.735
0.786 0.887 0.887 0.884 0.889 0.884 0.884 0.889 0.884 0.884 0.889 0.884 <th< td=""><th></th><td>0.758</td><td>0.776</td><td>0.793</td><td>_</td><td></td><td></td><td>_</td><td>o</td><td>-</td><td>0.787</td><td>0.785</td><td>0.793</td><td>0.781</td><td>0.787</td><td>0.789</td><td>0.762</td><td>0.780</td><td>0.785</td><td>0.793</td></th<>		0.758	0.776	0.793	_			_	o	-	0.787	0.785	0.793	0.781	0.787	0.789	0.762	0.780	0.785	0.793
0.054 0.055 0.044 0.047 0.049 0.054 0.049 0.054 0.044 0.044 0.047 0.049 0.056 0.049 0.056 0.074 <th< td=""><th></th><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>																				
0.72 0.72 <th< td=""><th></th><td>0.821</td><td>0.834</td><td>0.855</td><td>_</td><td></td><td>Ī</td><td></td><td>C</td><td></td><td></td><td>0.845</td><td>0.858</td><td>0.839</td><td>0.849</td><td>0.860</td><td>0.812</td><td>0.839</td><td>0.846</td><td>0.856</td></th<>		0.821	0.834	0.855	_		Ī		C			0.845	0.858	0.839	0.849	0.860	0.812	0.839	0.846	0.856
0.772 0.773 <th< td=""><th></th><td>1000</td><td>200</td><td>200.0</td><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td>7 7 7</td><td>200.0</td><td>0000</td><td>100</td><td>100</td><td>0.00</td><td>1 0</td><td>0 0</td><td>200</td></th<>		1000	200	200.0					0			7 7 7	200.0	0000	100	100	0.00	1 0	0 0	200
0.772 0.773 0.774 0.774 0.774 0.775 <th< td=""><th></th><td>0.693</td><td>0.708</td><td>0.724</td><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td>0.714</td><td>0.725</td><td>0./08</td><td>0.716</td><td>0.720</td><td>0.690</td><td>0.716</td><td>0.720</td><td>0.73</td></th<>		0.693	0.708	0.724					0			0.714	0.725	0./08	0.716	0.720	0.690	0.716	0.720	0.73
0.75 0.74 0.75 0.74 0.74 0.74 0.74 0.74 0.74 0.74 0.74 0.74 0.74 0.75 0.74 <th< td=""><th></th><td>0.738</td><td>0.752</td><td>0.767</td><td>_</td><td></td><td>_</td><td></td><td>0</td><td></td><td></td><td>0.759</td><td>0.767</td><td>0.756</td><td>0.762</td><td>0.765</td><td>0.740</td><td>0.757</td><td>0.761</td><td>0.767</td></th<>		0.738	0.752	0.767	_		_		0			0.759	0.767	0.756	0.762	0.765	0.740	0.757	0.761	0.767
0.8.2 0.8.2 <th< td=""><th></th><td>0.748</td><td>0.763</td><td>0 779</td><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td>0770</td><td>0 781</td><td>0.766</td><td>0.774</td><td>0.779</td><td>0.749</td><td>0.770</td><td>0.773</td><td>0 780</td></th<>		0.748	0.763	0 779					0			0770	0 781	0.766	0.774	0.779	0.749	0.770	0.773	0 780
0.74 0.74 <th< td=""><th></th><td>0 0</td><td>900</td><td>0.00</td><td></td><td></td><td></td><td></td><td>0 0</td><td></td><td></td><td>0 0</td><td>0.00</td><td>0 0</td><td></td><td>0.00</td><td></td><td>0 0</td><td>1000</td><td>980</td></th<>		0 0	900	0.00					0 0			0 0	0.00	0 0		0.00		0 0	1000	980
0.786 0.783 0.774 0.775 0.784 0.785 0.774 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.784 0.785 0.786 0.785 0.786 0.785 0.786 0.785 0.786 0.785 0.786 <th< td=""><th></th><td>0.012</td><td>0.020</td><td>0.042</td><td></td><td></td><td></td><td></td><td>></td><td></td><td></td><td>0.032</td><td>750.0</td><td>0.020</td><td>0.040</td><td>0.04/</td><td>0.010</td><td>0.030</td><td>0.000</td><td>0.040</td></th<>		0.012	0.020	0.042					>			0.032	750.0	0.020	0.040	0.04/	0.010	0.030	0.000	0.040
0.744 0.753 0.745 0.745 0.747 0.747 0.747 0.747 0.747 0.747 0.748 0.747 0.748 0.747 0.748 <th< td=""><th></th><td>0.719</td><td>0.736</td><td>0.753 (</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.743</td><td>0.753</td><td>0.737</td><td>0.745</td><td>0.751</td><td>0.719</td><td>0.745</td><td>0.748</td><td>0.752</td></th<>		0.719	0.736	0.753 (_					0.743	0.753	0.737	0.745	0.751	0.719	0.745	0.748	0.752
7.44 7.55 7.54 7.55 7.54 7.55 7.54 7.55 7.54 7.55 7.54 7.55 <th< td=""><th></th><td>0.750</td><td>0.764</td><td>0 773</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.767</td><td>0 775</td><td>0.764</td><td>0.770</td><td>0 774</td><td>0 749</td><td>0.765</td><td>0 771</td><td>0 774</td></th<>		0.750	0.764	0 773								0.767	0 775	0.764	0.770	0 774	0 749	0.765	0 771	0 774
0.746 0.746 <th< td=""><th></th><td>0.730</td><td>10.00</td><td>577.0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.70</td><td>0.7.0</td><td>107.0</td><td>0.770</td><td>1110</td><td>0.75</td><td>00.10</td><td>- 1</td><td>1 1</td></th<>		0.730	10.00	577.0								0.70	0.7.0	107.0	0.770	1110	0.75	00.10	- 1	1 1
0.748 0.754 0.754 0.754 0.754 0.754 0.754 0.754 0.755 0.754 0.754 0.754 0.754 0.755 0.754 0.755 0.754 0.756 0.754 0.756 0.755 0.755 0.756 0.755 0.755 0.756 0.755 0.756 <th< td=""><th></th><td>0.731</td><td>0.744</td><td>0.753 (</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.748</td><td>0.756</td><td>0.746</td><td>0.752</td><td>0.753</td><td>0.735</td><td>0.746</td><td>0.750</td><td>0.756</td></th<>		0.731	0.744	0.753 (_					0.748	0.756	0.746	0.752	0.753	0.735	0.746	0.750	0.756
7.78 7.78 7.79 <th< td=""><th></th><td>0.736</td><td>0.746</td><td>0 754</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.750</td><td>0.756</td><td>0.748</td><td>0.752</td><td>0.756</td><td>0 735</td><td>0.746</td><td>0.751</td><td>755</td></th<>		0.736	0.746	0 754								0.750	0.756	0.748	0.752	0.756	0 735	0.746	0.751	755
0.742 0.743 0.743 0.743 0.743 0.743 0.743 0.743 0.743 0.743 0.743 0.743 0.743 0.743 0.744 <th< td=""><th></th><td>1 0</td><td>0.1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>100</td><td>9 9</td><td>1 1</td><td>0.100</td><td>1 0</td><td>1</td><td>1 1</td><td>1 0</td><td>1 2</td></th<>		1 0	0.1									100	9 9	1 1	0.100	1 0	1	1 1	1 0	1 2
0.746 0.747 0.748 0.748 0.748 0.748 0.747 0.748 0.748 0.747 0.748 0.748 0.747 0.748 0.749 0.748 0.749 0.748 0.749 0.748 0.749 0.748 <th< td=""><th></th><td>0.730</td><td>0.703</td><td>0.772</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.780</td><td>0.773</td><td>0.763</td><td>0.769</td><td>0.773</td><td>0.749</td><td>0.763</td><td>0.769</td><td>0.73</td></th<>		0.730	0.703	0.772								0.780	0.773	0.763	0.769	0.773	0.749	0.763	0.769	0.73
0.75 0.75 <th< td=""><th></th><td>0.756</td><td>0.766</td><td>0.781</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.772</td><td>0.783</td><td>0.768</td><td>0.777</td><td>0.786</td><td>0.751</td><td>0.770</td><td>0.775</td><td>0.782</td></th<>		0.756	0.766	0.781			_					0.772	0.783	0.768	0.777	0.786	0.751	0.770	0.775	0.782
0.740 0.750 0.742 0.745 0.743 0.740 0.740 0.745 0.740 <th< td=""><th></th><td>0 700</td><td>750</td><td>0 25 0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0 750</td><td>107.0</td><td>0 1 1</td><td>0 1 1 0</td><td>0 760</td><td>707.0</td><td>0 10</td><td>0 757</td><td>70.4</td></th<>		0 700	750	0 25 0								0 750	107.0	0 1 1	0 1 1 0	0 760	707.0	0 10	0 757	70.4
0.744 0.756 0.759 <th< td=""><th></th><td>0.739</td><td>0.730</td><td>0.760</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.732</td><td>0.70</td><td>00.730</td><td>0.736</td><td>0.702</td><td>0.737</td><td>0.733</td><td>0.70</td><td>0.70</td></th<>		0.739	0.730	0.760								0.732	0.70	00.730	0.736	0.702	0.737	0.733	0.70	0.70
0.771 0.778 0.778 0.778 0.779 <th< td=""><th></th><td>0.727</td><td>0.744</td><td>0.760</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.750</td><td>0.760</td><td>0.745</td><td>0.753</td><td>0.758</td><td>0.728</td><td>0.751</td><td>0.755</td><td>0.759</td></th<>		0.727	0.744	0.760			_					0.750	0.760	0.745	0.753	0.758	0.728	0.751	0.755	0.759
6967 6718 6787 6789 <th< td=""><th></th><td>0.757</td><td>0 771</td><td>0 783</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0 775</td><td>0 784</td><td>0.770</td><td>0.777</td><td>0.784</td><td>0 754</td><td>0.774</td><td>0.780</td><td>0 783</td></th<>		0.757	0 771	0 783								0 775	0 784	0.770	0.777	0.784	0 754	0.774	0.780	0 783
0.026 0.126 <th< td=""><th></th><td>100</td><td>100</td><td>0.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>000</td><td>100</td><td></td><td></td></th<>		100	100	0.00													000	100		
0.73 0.73 <th< td=""><th></th><td>0.732</td><td>0.00</td><td>0.010</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>2.0.0</td><td>0.020</td><td>0.003</td><td>0.0</td><td>0.020</td><td>0.730</td><td>0.00.0</td><td>0.0</td><td>0.0</td></th<>		0.732	0.00	0.010								2.0.0	0.020	0.003	0.0	0.020	0.730	0.00.0	0.0	0.0
0.88 0.84 <th< td=""><th></th><td>0.700</td><td>0.711</td><td>0.726</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.717</td><td>0.729</td><td>0.713</td><td>0.721</td><td>0.729</td><td>969.0</td><td>0.718</td><td>0.721</td><td>0.727</td></th<>		0.700	0.711	0.726			_					0.717	0.729	0.713	0.721	0.729	969.0	0.718	0.721	0.727
7.996 0.11 0.12 0.12 0.12 0.12 0.12 0.12 0.12 0.12 0.12 0.12 0.12 0.12 <t< td=""><th></th><td>0.811</td><td>808.0</td><td>0 846</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>838</td><td>0.849</td><td>0.833</td><td>0.842</td><td>0 848</td><td>808.0</td><td>0830</td><td>0.837</td><td>0.847</td></t<>		0.811	808.0	0 846								838	0.849	0.833	0.842	0 848	808.0	0830	0.837	0.847
0.726 0.837 0.735 0.736 0.836 0.814 0.814 0.814 0.814 0.814 0.814 0.814 0.814 0.814 0.824 0.735 0.726 <th< td=""><th></th><td>0.0</td><td>0.050</td><td>0.040</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0000</td><td>0.0</td><td>0.00</td><td>240.0</td><td>0.0</td><td>0.00</td><td>0.00</td><td>0.00</td><td>10.0</td></th<>		0.0	0.050	0.040								0000	0.0	0.00	240.0	0.0	0.00	0.00	0.00	10.0
0.726 0.735 0.736 <th< td=""><th></th><td>0.784</td><td>0.796</td><td>0.812 (</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.804</td><td>0.813</td><td>0.800</td><td>0.807</td><td>0.815</td><td>0.779</td><td>0.799</td><td>0.805</td><td>0.812</td></th<>		0.784	0.796	0.812 (_					0.804	0.813	0.800	0.807	0.815	0.779	0.799	0.805	0.812
0.141 0.1824 0.1842 0.1842 0.1842 0.1842 0.1842 0.1844 0.1842 0.1842 0.1844 0.1842 0.1842 0.1844 0.1842 0.1842 0.1842 0.1842 0.1844 0.1842 0.1842 0.1844 0.1842 0.1842 0.1842 0.1842 0.1844 0.1842 </td <th></th> <td>0.714</td> <td>0 726</td> <td>0 734</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0 729</td> <td>0 735</td> <td>7270</td> <td>0.732</td> <td>0.734</td> <td>0.716</td> <td>0.726</td> <td>0.731</td> <td>0 735</td>		0.714	0 726	0 734								0 729	0 735	7270	0.732	0.734	0.716	0.726	0.731	0 735
0.084 0.084 <th< td=""><th></th><td>- 6</td><td>021.0</td><td>1000</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>20.0</td><td>000</td><td>1310</td><td>20.00</td><td>5 6</td><td>0.7.0</td><td>0370</td><td>- 0</td><td>3 6</td></th<>		- 6	021.0	1000								20.0	000	1310	20.00	5 6	0.7.0	0370	- 0	3 6
0.744 0.758 0.748 0.758 0.749 0.758 0.749 0.758 0.749 0.759 0.749 0.759 0.749 0.749 0.759 0.749 <th< td=""><th></th><td>0.788</td><td>0.812</td><td>0.827</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.821</td><td>0.828</td><td>0.818</td><td>0.824</td><td>0.82/</td><td>0.798</td><td>0.813</td><td>0.819</td><td>0.828</td></th<>		0.788	0.812	0.827								0.821	0.828	0.818	0.824	0.82/	0.798	0.813	0.819	0.828
0.688 0.684 0.694 0.774 <th< td=""><th></th><td>0.730</td><td>0.744</td><td>0.758 (</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.750</td><td>0.759</td><td>0.746</td><td>0.752</td><td>0.757</td><td>0.731</td><td>0.749</td><td>0.753</td><td>0.758</td></th<>		0.730	0.744	0.758 (_					0.750	0.759	0.746	0.752	0.757	0.731	0.749	0.753	0.758
0.773 0.774 0.775 0.776 0.775 0.776 0.776 0.776 0.776 0.776 <th< td=""><th></th><td>0.673</td><td>9890</td><td>7 697</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.691</td><td>809 0</td><td>0.687</td><td>0.693</td><td>909.0</td><td>0.674</td><td>0880</td><td>0,693</td><td>0.697</td></th<>		0.673	9890	7 697								0.691	809 0	0.687	0.693	909.0	0.674	0880	0,693	0.697
0.774 0.774 <th< td=""><th></th><td>0 0</td><td>9 6</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.0</td><td>0.00</td><td>0.00</td><td>0.00</td><td>1 0</td><td>0.0</td><td>0.00</td><td>0 0</td><td>0.00</td></th<>		0 0	9 6									0.0	0.00	0.00	0.00	1 0	0.0	0.00	0 0	0.00
0.773 0.774 0.775 0.778 <th< td=""><th></th><td>0.763</td><td>0.73</td><td>0.784</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.786</td><td>0.795</td><td>0.781</td><td>0.788</td><td>0.785</td><td>0.762</td><td>0.784</td><td>0.789</td><td>0.78</td></th<>		0.763	0.73	0.784								0.786	0.795	0.781	0.788	0.785	0.762	0.784	0.789	0.78
0.772 0.778 0.779 <th< td=""><th></th><td>0.762</td><td>0.773</td><td>0.787</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.780</td><td>0.789</td><td>0.777</td><td>0.784</td><td>0.789</td><td>0.760</td><td>0.776</td><td>0.781</td><td>0.788</td></th<>		0.762	0.773	0.787			_					0.780	0.789	0.777	0.784	0.789	0.760	0.776	0.781	0.788
0.777 0.786 <th< td=""><th></th><td>0.686</td><td>0 700</td><td>0 712</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0 704</td><td>0.712</td><td>0 200</td><td>0.706</td><td>0 711</td><td>0.687</td><td>0.705</td><td>0.708</td><td>0 711</td></th<>		0.686	0 700	0 712								0 704	0.712	0 200	0.706	0 711	0.687	0.705	0.708	0 711
0.774 0.778 0.778 0.778 0.779 <th< td=""><th></th><td>1 0</td><td></td><td>100</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>1 0</td><td>1 1</td><td>1 0</td><td>1 0</td><td>1 .</td><td>1 0</td><td>1 0</td><td>1 0</td><td>1 2</td></th<>		1 0		100								1 0	1 1	1 0	1 0	1 .	1 0	1 0	1 0	1 2
0.774 0.774 <th< td=""><th></th><td>0.702</td><td>0.77</td><td>0.789</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.78</td><td>0.787</td><td>0.778</td><td>0.783</td><td>0.783</td><td>0.764</td><td>0.770</td><td>0.783</td><td>0.78/</td></th<>		0.702	0.77	0.789								0.78	0.787	0.778	0.783	0.783	0.764	0.770	0.783	0.78/
0.724 0.726 0.736 0.736 0.736 0.736 0.736 0.736 0.737 0.740 0.726 0.736 <th< td=""><th></th><td>0.766</td><td>0.779</td><td>0.794</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.786</td><td>0.796</td><td>0.781</td><td>0.789</td><td>0.796</td><td>0.762</td><td>0.783</td><td>0.789</td><td>0.794</td></th<>		0.766	0.779	0.794			_					0.786	0.796	0.781	0.789	0.796	0.762	0.783	0.789	0.794
0.85 0.84 0.85 0.84 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.84 0.85 0.85 0.84 <th< td=""><th></th><td>0.715</td><td>707.0</td><td>0 740</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0 733</td><td>0 740</td><td>0 7 20</td><td>0.735</td><td>0.740</td><td>717</td><td>0 731</td><td>0.735</td><td>0 740</td></th<>		0.715	707.0	0 740								0 733	0 740	0 7 20	0.735	0.740	717	0 731	0.735	0 740
0.859 0.865 0.865 0.865 0.865 0.867 0.869 0.865 0.867 0.868 0.865													1 0		0 0					
0.850 0.845 0.741 0.748 0.749 0.741 0.748 0.749 0.744 0.769 0.749 0.749 0.744 0.769 0.749 0.749 0.744 0.769 0.749 0.749 0.744 0.769 0.749 0.749 0.744 0.750 0.749 0.749 <th< td=""><th></th><td>0.000</td><td>0.023</td><td>0.045</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>50.0</td><td>0.04</td><td>0.031</td><td>0.040</td><td>0.040</td><td>0.00</td><td>0.020</td><td>0.000</td><td>0.040</td></th<>		0.000	0.023	0.045								50.0	0.04	0.031	0.040	0.040	0.00	0.020	0.000	0.040
0.778 0.779 <th< td=""><th></th><td>0.835</td><td>0.850</td><td>0.865</td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>0.859</td><td>0.868</td><td>0.857</td><td>0.864</td><td>0.868</td><td>0.833</td><td>0.848</td><td>0.857</td><td>0.868</td></th<>		0.835	0.850	0.865			_					0.859	0.868	0.857	0.864	0.868	0.833	0.848	0.857	0.868
0.05 0.77 <th< td=""><th></th><td>0 765</td><td>0.770</td><td>0 700</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0 700</td><td>0 700</td><td>0.770</td><td>7970</td><td>0 703</td><td>0 76.0</td><td>0.770</td><td>207.0</td><td>704</td></th<>		0 765	0.770	0 700								0 700	0 700	0.770	7970	0 703	0 76.0	0.770	207.0	704
0.778 0.779 0.770 0.774 0.778 0.778 0.778 0.778 0.779 0.778 0.770		3	0	0.0								5	10.0	2	5	3	20.0	2	0	5
0.689 0.706 0.694 0.703 0.706 0.708 0.708 0.708 0.644 0.707 0.708 0.694 0.707 0.708 0.699 0.709 0.699 0.709 0.699 0.709 0.699 0.709 0.699 0.709 0.699 0.709 0.699 0.709		0.695	0.708	0.719			_					0.711	0.720	0.707	0.714	0.719	0.695	0./12	0.716	0.719
0.747 0.774 <th< td=""><th></th><td>0.687</td><td>0.695</td><td></td><td>694</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.699</td><td>0.709</td><td>969.0</td><td>0.703</td><td>0.710</td><td>0.684</td><td>0.702</td><td>0.703</td><td>0.708</td></th<>		0.687	0.695		694							0.699	0.709	969.0	0.703	0.710	0.684	0.702	0.703	0.708
0.747 0.748 0.748 0.748 0.748 0.748 0.749 0.744 0.748 0.749 0.740 0.744 0.745 0.745 0.749		0 0	1 0										0 0	0 0	1 0			1 0	1 0	1
0.774 0.722 0.774 0.756 0.768 0.778 0.777 0.696 0.776 0.776 0.777 0.696 0.777 0.722 0.764 0.765 0.776 0.776 0.776 0.776 0.776 0.778 0.779 0.777 0.724 0.724 0.724 0.724 0.727 0.725 0.727 0.715 0.715 0.715 0.716 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.724 0.727 0.725 0.727 0.725 0.727 0.725 0.724 0.727 0.725 0.724 0.727 0.725 0.727 0.725 0.724 0.727 0.725 0.724 0.727 0.725 0.724 0.727 0.725 0.724 0.727 0.725 0.724 0.727 0.725 0.725 0.724 0.727 0.725 0.725 0.724 0.727 0.725 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.725 0.727 0.725		0.720	0.747		740							0.70	0.762	0.749	0.733	0.73/	0.734	0.73	0.730	0.70
0.714 0.722 0.713 0.720 0.723 0.724 0.724 0.724 0.724 0.725 0.823 0.719 0.725 0.719 0.725		0.746	0.757		756		_					0.765	0.775	0.760	0.768	0.778	0.739	0.761	0.767	0.773
0.834 0.744 0.845 0.752 0.703 0.702 0.703 0.845 0.704 0.847 0.705 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844 0.704 0.844		0 703	0 717		713							0 717	0 794	0.714	0.710	0 703	707	0.717	0 220	0 703
0.894 0.704 0.692 0.702 0.703 0.702 0.703		30.7	1.0		2								0.724	1.0	0.73	0.753	0.70		0.720	37.0
0.739 0.754 0.737 0.749 0.756 0.756 0.684 0.748 0.759 0.748 0.748 0.747 0.755 0.743 0.749 0.752 0.725 0.745 0.825 0.835		0.682	0.694		.692 0		_	0		0	0.697	0.696	0.704	0.691	0.698	0.705	0.679	669.0	0.702	0.703
0.819 0.834 0.816 0.831 0.834 0.835		0.723	0 739		737 0			_		0	0.748	0 747	0.755	0.743	0 749	0.752	0 725	0.742	0.747	0 754
0.819 0.884 0.818 0.834 0.835 0.835 0.759 0.825 0.835 0.835 0.828 0.824 0.828 0.836 0.837 0.837 0.839 0.800 0.821 0.829 0.801 0.829 0.801 0.829 0.801 0.829 0.801 0.829 0.801 0.829 0.801 0.801 0.801 0.829 0.801		2	0 0					•		0 (5	-	0 1	0 0	0	100	0 10	1 0	5	5 6
0.816 0.833 0.814 0.828 0.833 0.832 0.832 0.832 0.747 0.820 0.831 0.823 0.825 0.825 0.836 0.818 0.827 0.838 0.794 0.819 0.826 0.817 0.827 0.816 0.824 0.828 0.830 0.831 0.777 0.823 0.820 0.821 0.822 0.831 0.819 0.826 0.831 0.815 0.815 0.815 0.817 0.817 0.817 0.817 0.816 0.808 0.816 0.808 0.818 0.808 0.818 0.805 0.818 0.878 0.805 0.815		0.804	0.819		.818	.831	_	0	o .	0	0.828	0.826	0.837	0.822	0.831	0.838	0.800	0.821	0.829	0.836
0.877 0.827 0.816 0.824 0.825 0.837 0.837 0.837 0.836 0.839 0.836 0.836 0.836 0.836 0.836 0.838 0.831 0.839 0.836 0.831 0.839 0.838 0.831 0.831 0.839 0.838 0.831		0.801	0.816		0 814	828	Ī	47 0.8	0 083	0.823	0.825	0.823	0.836	0.818	0.827	0.838	0 794	0819	0.826	0.834
0.817 0.827 0.816 0.824 0.828 0.830 0.831 0.777 0.823 0.830 0.820 0.823 0.822 0.831 0.819 0.826 0.831 0.801 0.815 0.824 0.809 0.816 0.815 0.809 0.816 0.808 0.816 0.808 0.818 0.805 0.813 0.819 0.788 0.805 0.812		0	0		1	0.00		F	3	•	20.0	0.0	9	0	20.0	0		9	0.00	5
0.804 0.815 0.803 0.812 0.815 0.817 0.817 0.817 0.755 0.809 0.816 0.806 0.810 0.808 0.818 0.805 0.813 0.819 0.788 0.805 0.812		0.803	0.817		.816 0.	.824 0.	_	77 0.8	23 0.830	0	0.823	0.822	0.831	0.819	0.826	0.831	0.801	0.815	0.824	0.830
0.804 0.813 0.803 0.812 0.813 0.817 0.733 0.809 0.809 0.809 0.819 0.808 0.813 0.813 0.813 0.818 0.803 0.812		0 701	, po		0 000	040		9 0	0.01	-	0	ac a	9	2000	0 64.0	010	0 700	2000	010	7100
		0.781	0.804		,803 v.	. Z18.	_	55 0.0	J9 0.014	0	U. a I c	0.00	0.010	0.800	0.813	0.018	0./00	0.805	0.812	0.81

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

	_						_				_												_			_					_	_			,-				,-					_		_				
						0.933											0.786	0.078	0.738	0.792	0.708	0.732	0.714	0.731	0.737	0.729	0.715	0.739	0.767	0.783	0.760	0.704	0.778	0.667	0.746	0.746	0.681	0.747	0.706	0.775	0.802	0.689	0.671	0.720	0.721	0.690	0.708	0.776	0.773	0.764
PH0S	0.643	0.000	0.698	0.709	0.827	0.883	0.764	0.772	0.918	0.741	0.780	0.696	0.755	0.669	0.715		0.750	0.000	0.707	0.767	0.682	0.705	0.686	0.703	0.715	0.708	0.688	0.712	0.735	0.746	0.729	0.683	0.743	0.646	0.717	0.722	0.660	0.718	0.684	0.738	0.765	0.670	0.650	0.692	0.691	0.666	0.680	0.742	0.739	0.734
PHOR	0.635	0.696	0.687	0.699	0.806	0.863	0.748	0.755	0.892	0.722	0.766	0.678	0.744	0.656	0.699		0.734	0.04	0.707	0.757	0.667	0.691	0.672	0.000	0.704	0.697	0.673	0.697	0.658	0.727	0.713	0.673	0.727	0.636	0.701	0.711	0.650	0.702	0.673	0.721	0.745	0.660	0.636	0.677	0.677	0.654	0.665	0.724	0.721	0.717
PHOQ	0.623	0.687	0.679	0.688	0.801	0.848	0.744	0.743	0.888	0.707	0.752	0.673	0.737	0.643	0.691		0.719	0.027	0.693	0.744	0.655	0.683	0.665	0.00	0.692	0.687	0.663	0.687	0.644	0.719	0.703	0.667	0.720	0.628	0.691	0.702	0.640	0.691	0.664	0.711	0.739	0.649	0.625	0.669	0.666	0.647	0.657	0.714	0.709	0.708
PHOP	0.665	0.735	0.726	0.738	0.703	0.937	0.803	0.817	0.971	0.778	0.821	0.734	0.786	0.701	0.750		0.792	0.000	0.746	0.798	0.715	0.737	0.718	0.735	0.745	0.734	0.722	0.745	0.694	0.788	0.765	0.708	0.7.90	0.672	0.752	0.752	0.687	0.753	0.711	0.779	0.806	0.695	0.679	0.725	0.726	0.694	0.713	0.781	0.779	0.769
PH00	0.656	0.07.9	0.719	0.730	0.700	0.926	0.797	0.809	0.968	0.769	0.810	0.731	0.777	0.690	0.741		0.783	0.070	0.735	0.789	0.705	0.729	0.711	0.728	0.734	0.725	0.712	0.735	0.683	0.780	0.757	0.701	0.719	0.663	0.743	0.744	0.678	0.744	0.703	0.772	0.801	0.685	0.668	0.716	0.717	0.687	0.705	0.773	0.769	0.762
PHON	0.646	0.713	0.704	0.715	0.847	0.897	0.779	0.787	0.939	0.748	0.791	0.711	0.763	0.674	0.723		0.761	0.00	0.720	0.772	0.688	0.714	0.696	0.713	0.719	0.712	0.695	0.719	0.669	0.759	0.738	0.690	0.705	0.650	0.725	0.729	0.665	0.726	0.689	0.751	0.780	0.673	0.654	0.699	0.700	0.674	0.688	0.753	0.748	0.745
PHOM	0.659	0.730	0.721	0.733	0.871	0.936	0.799	0.813	0.969	0.776	0.815	0.731	0.781	0.696	0.745		0.787	0.00	0.739	0.793	0.710	0.733	0.713	0.731	0.738	0.729	0.717	0.740	0.688	0.783	0.760	0.704	0.775	0.667	0.747	0.747	0.681	0.748	90.70	0.775	0.803	0.690	0.672	0.721	0.721	0.690	0.708	0.777	0.774	0.765
PHOL	0.648	0.714	0.705	0.716	0.846	0.903	0.778	0.788	0.938	0.751	0.792	0.710	0.765	0.677	0.725		0.763	0.00	0.722	0.774	0.690	0.715	0.697	0.700	0.721	0.714	0.697	0.721	0.671	0.760	0.739	0.691	0.735	0.652	0.726	0.730	0.666	0.727	0.690	0.752	0.779	0.675	0.656	0.702	0.701	0.675	0.690	0.754	0.750	0.745
PHOI	0.650	0.716	0.707	0.718	0.848	0.907	0.781	0.791	0.941	0.754	0.796	0.712	0.767	0.680	0.728		0.766	0.000	0.724	0.777	0.692	0.718	0.699	0.716	0.723	0.716	0.699	0.723	0.674	0.762	0.742	0.693	0.709	0.654	0.729	0.732	0.668	0.729	0.692	0.755	0.782	0.677	0.658	0.704	0.703	0.677	0.692	0.757	0.753	0.748
PHOD	0.642	0.706	0.697	0.708	0.827	0.880	0.760	0.769	0.917	0.738	0.773	0.695	0.751	0.665	0.710		0.746	0.000	0.710	0.766	0.676	0.702	0.683	0.030	0.713	902.0	0.683	0.708	0.662	0.743	0.727	0.680	0.740	0.643	0.713	0.720	0.657	0.715	0.681	0.733	0.708	0.667	0.648	0.687	0.689	0.663	0.675	0.739	0.736	0.731
PH0B	1997	0.733	0.724	0.735	0.708	0.939	0.809	0.816	0.972	0.775	0.828	0.733	0.790	0.701	0.755		0.790	0.000	0.749	0.799	0.718	0.738	0.720	0.735	0.741	0.733	0.725	0.744	0.693	0.788	0.763	0.709	0.781	0.674	0.752	0.751	0.688	0.752	0.712	0.781	0.806	0.695	0.674	0.731	0.724	0.694	0.716	0.780	0.775	0.767
PH0A	0.653	0.726	0.717	0.727	0.869	0.929	0.802	0.809	0.969	0.767	0.815	0.730	0.781	0.702	0.745		0.781	0.070	0.737	0.789	0.706	0.731	0.713	07.00	0.732	0.724	0.714	0.736	0.788	0.781	0.755	0.703	0.775	0.665	0.743	0.743	0.678	0.743	0.703	0.774	0.801	0.686	999.0	0.720	0.716	0.687	0.508	0.772	0.767	0.760
PH10	0.607	0.685	0.678	0.685	0.841	0.835	0.756	0.743	0.944	0.691	0.720	0.708	0.730	0.617	0.677		0.710	0.038	0.665	0.725	0.625	0.682	0.669	0.000	0.677	0.676	0.639	0.675	0.618	0.718	0.701	0.666	0.729	0.614	0.680	0.694	0.620	0.680	0.651	0.711	0.760	0.629	0.615	0.652	0.657	0.644	0.648	0.712	0.700	0.711
PH08	0.661	0.734	0.725	0.736	0.884	0.947	0.812	0.824	0.986	0.782	0.828	0.741	0.790	0.701	0.755		0.796	0.000	0.747	0.801	0.717	0.740	0.722	0.738	0.744	0.732	0.724	0.746	0.694	0.792	0.767	0.709	0.784	0.672	0.754	0.754	0.685	0.754	0.711	0.787	0.812	0.693	0.677	0.729	0.728	0.696	0.57	0.785	0.780	0.773
PH07	0.659	0.731	0.722	0.732	0.704	0.934	0.803	0.813	0.970	0.773	0.818	0.731	0.783	0.696	0.748		0.787	0.00	0.741	0.794	0.711	0.734	0.716	0.732	0.738	0.729	0.718	0.741	0.688	0.784	0.760	0.706	0.726	0.669	0.748	0.747	0.683	0.748	0.708	0.777	0.803	0.691	0.672	0.724	0.721	0.691	0.711	0.777	0.773	0.765
PH06	0.654	0.727	0.712	0.723	0.854	0.913	0.787	0.798	0.948	0.760	0.803	0.717	0.77	0.685	0.733		0.773	0.070	0.731	0.783	669.0	0.723	0.704	0.721	0.728	0.722	0.706	0.729	0.680	0.769	0.748	769.0	0.75	0.659	0.735	0.738	0.673	0.735	0.698	0.761	0.787	0.683	0.664	0.709	0.710	0.682	0.697	0.763	0.759	0.754
PH05	0.645	0.709	0.700	0.712	0.833	0.887	0.769	0.776	0.922	0.741	0.784	0.700	0.758	0.672	0.718		0.754	0.000	0.709	0.769	0.684	0.708	0.690	0.706	0.718	0.710	0.691	0.714	0.668	0.751	0.732	0.685	0.747	0.648	0.720	0.725	0.662	0.721	0.686	0.742	0.769	0.672	0.653	0.695	0.694	0.669	0.683	0.745	0.742	0.736
PH04	0.636	0.700	0.692	0.702	0.822	0.868	0.758	0.762	0.913	0.726	0.767	0.692	0.748	0.658	0.705		0.739	2,000	0.705	0.757	0.670	0.698	0.680	0.697	0.707	0.700	0.677	0.702	0.656	0.737	0.720	0.677	0.736	0.638	0.707	0.715	0.652	0.708	9.676	0.728	0.758	0.661	0.642	0.683	0.682	0.659	0.671	0.732	0.728	0.725
PH03	0.652	0.27	0.708	0.719	0.848	0.901	0.782	0.791	0.939	0.752	0.796	0.712	0.768	0.680	0.728		0.765	9.004	0.726	0.778	0.693	0.718	0.700	0.716	0.726	0.718	0.700	0.724	0.676	0.762	0.742	0.693	0.738	0.655	0.729	0.733	0.669	0.730	0.693	0.754	0.781	0.679	0.661	0.704	0.704	0.678	0.692	0.757	0.753	0.748
PH02	0.637	0.702	0.693	0.703	0.824	0.871	0.759	0.764	0.915	0.728	0.769	0.693	0.750	0.660	0.707		0.741	9.0	0.700	0.758	0.672	669.0	0.681	0.000	0.708	0.702	629.0	0.704	0.730	0.739	0.722	0.678	0.738	0.640	0.709	0.716	0.653	0.710	0.677	0.730	0.760	0.663	0.644	0.684	0.684	0.661	0.673	0.734	0.730	0.727
PH01	0.631	0.693	0.684	0.695	0.805	0.857	0.745	0.749	0.891	0.718	0.759	0.676	0.741	0.651	0.695		0.727	0.000	0.700	0.753	0.662	0.688	0.669	0.00	0.701	0.694	0.669	0.693	0.651	0.724	0.710	0.670	0.724	0.633	0.697	0.708	0.646	0.698	0.670	0.715	0.743	0.656	0.633	0.673	0.673	0.651	0.661	0.720	0.717	0.714
								_																																										
	docod w	II Deacil			s Vegas	eno	(y - Oregor	oue																																									
	log / ytan	uliy / rall			arresville Jental - La	Dental - F	innesota	ons Pricing	Dental - R		B			hire)			<u> </u>	<u>ro</u>		ina	р			_			atts		_															0	, DC			lifornia	alifornia
PPO # PPO Name	Miami Provinced County / Dolm Dooch	Tampa	Orlando	Jacksonville	Diversified Dental - Las Vegas	Mastercare Dental - Reno	Premier - Minnesota	Dental Options Pricing - Oregon Rental Network - Hawaii	Diversified Dental - Reno	Maine	North Dakota	Nevada	Idaho	vermont New Hampshire	Delaware	Washington	Oregon	orer caro	west virginia Mississippi	Arkansas	South Carolina	Rhode Island	Hawaii	Philadelphia	Alabama	Utah	lowa	Massachusetts	Oklanoma	New Mexico	Fexas	Kentucky	Nansas	Tennessee	Minnesota	Colorado	Indiana	Connecticut	Ohio	Michigan	Arizona New Jersey	Syracuse	New York	Richmond	Atlanta	Washington, DC	Cnicago St. Louis	Sacramento	Northern California	san Diego Southern California
PPO# PF	100 100 100 100 100 100 100 100 100 100				25 27 27 27 27			526 De	_	_				555 Ve		-	558 558		361 W			_	565 Hs			_		571 M		_		576 Ke		- -	_		582 Inc		-		587 Ar		_			293 W			_	286 288 209 20
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January 2014 MC-DENT-PPO-ADILT-45-MD

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

January 2014

PPO	PPO # PPO Name	Z1 Z2	23		Z5	Z6	77		Z 3	Z0		l`	•	•			l`		•	X S	2L	WZ S	NZ S				- 11	•	77
502	Broward County / Palm Beach	0.762 0.737	0.7.10	0.722				3 0.750	0.766	0.766	0.753	0.793	764 0.	200.0	.724 0.756	56 0.750	0.810	0.795 2 0.795	0.729	0.728	0.778	0.803	0.750	0.757	0.764 0	0.721 0.7	0.770 0.7 0.770 0.7	0.776 0.	72 4
503	Tampa							_	0.763	0.762		_	0	0			_	_	0	0.727	0.774	0.799	0.748				_	0	69,
504	Orlando						9 0.745	_	0.766	0.766		_	0	0			_	_	0	0.732	0.778	0.802	0.751				_	0	72
505								_	0.764	0.764		٠.	0	0			٠.	_	0 '	0.727	0.776	0.801	0.749	_			_	0	2
206								_	0.780	0.781		_	0	0			_		0	0.732	0.796	0.824	0.762	_			_	0	, 8
521	Diversitied Dental - Las Vegas								0.823	0.806			0 0	0 0				_	0 0	0.814	0.811	0.833	0.797					0	316
522	Mastercare Dental - Reno	0.882 0.837	7 0.845	0.811	0.881	0.900	0.865		0.9	0.900		_	o c	o c			_		o c	0.845	0.921	0.963	0.875					0	2 8
120	Don'to Dations Driving Organ								50.0	0.000		_	0	0			_			200.0	2000	0.00	0.0					0 0	3 5
527	Dental Options Pricing - Oregon Rental Natwork - Hawaii	0.019 0.703		0.70			0.000		240.0	787			0 0	0 0					o c	0.730	0.002	0.007	0.013				_	0 0	‡ 8
528									0.916	0.886		,	0	0			,	_		606.0	0.878	0.90	0.868	_			_	0	9 6
549									0.00	0.814		,	0	0			,			0.750	0.837	0.876	0.200	_			_	0	5 2
550				9 0.784					0.871	0.873		,	0	0			,	_	0	0.796	0.898	0.940	0.847	_			_	0	188
551								_	0.791	0.776		_	C	C			_		0	0.783	0.782	0.803	0.769	_			_	С	787
553	Idaho								0.816	0.815			813 0	838 0.				_	0	0.775	0.829	0.856	0.798	_			_	0	222
554	Vermont								0.810	0.814		_	.817 0	0			_	_	0	0.728	0.840	0.882	0.787	_			_	0	322
555								0.762	0.786	0.789		_	.790 0	827 0.			_	_	0	0.715	0.812	0.850	0.766	_			8.0 66	.0 90	76,
556		0.796 0.757	7 0.763	3 0.735	5 0.794	4 0.806	6 0.771	0.783	0.803	0.803	0.793	_	.801 0	833 0.			_	_	0	0.745	0.823	0.857	0.783	_			307 0.8	16 0.8	Ξ.
222	Washington												0	843															
228	-	0.815 0.775			2 0.814	4 0.829		-	0.831	0.825		0.868	.821 0	855 0.	_		0		0		0.847	0.884	0.805		_	_	326 0.8	37 0.8	335
559		0.783 0.735	5 0.740	0.709	0.777	7 0.790	0 0.746		0.783	0.786		0.834 (.788 0	825 0.	_		O		0		0.810	0.848	0.763		_	_		0	94
260		0.780 0.745	5 0.750		6 0.777	7 0.786		_	0.781	0.783		0.824	.784 0	3	_		O	_	0		0.799	0.829	0.763		_	_		0	.89
561	Mississippi								0.780	0.784		0.823	.788 0	819 0.	_		0	_	0		0.814	0.847	0.773			_	_	0	791
562		0.791 0.757	7 0.764		8 0.789			_	0.798	0.798		0.840	.797 0	3	_		O	-	0		0.812	0.842	0.778		_	_	_	0	803
563			5 0.750					_	0.794	0.797		0.848	.800	837 0.	_		0	_	0		0.822	0.861	0.774			_		0	908
564								_	0.762	0.761		0.796	.757 0	785 0.	_		0	Ξ.	0		0.778	0.805	0.748		_	_	-	0	7
565	_							_	0.765	0.760		0.792		0	_		0		0		0.778	0.808	0.748		_	_		0	72
566								_	0.743	0.741		0.767		0	_				0		0.751	0.771	0.731			_		0	. 48
567								_	0.761	0.759		062.0	_	0	_		, .	_	0		0.774	0.799	0.747			_	_	0	. 89
568									0.793	0.793		0.824	_	-	_		, .	_	0		0.819	0.848	0.787			_	_	0	5 5
569	. –							_	0.788	0.791		0.825	_	0	_		, ,		0		0.806	0.834	0.773			_	_	0	. 6
570									0.789	0.792		0.839			_		, .	_	0		0.814	0.851	0.770			_	_	0	2 0
571								_	0.786	0.786		928		0	_		, .				0.806	0.838	0.769		_	_		0	26.
572	Oklahoma								0.777	0.773		0.804	_	0	_		. 0		0		0.786	0.812	0.760		_	_	_	0	82
573	Louisiana								0.782	0.786		0.821	_	0	_		0		0		0.815	0.849	0.774			_		0	.93
574	_	0.803 0.769					8 0.787		0.821	0.814		0.854		0	_		0		0		0.834	0.868	0.797			_		0	22
575								_	0.802	0.800		0.835	_	0	_		C		C		0.816	0.847	0.783		_	_	_	C	808
576	_								0.743	0.743		0.773	_	0	_		. 0	Ξ.	0		0.755	0.777	0.731		_	_		0	20
577								_	0.787	0.783		0.816		С	_		C	_	C		0.796	0.823	0.770		_	_	_	C	26,
578								0.769	0.789	0.793	0.777	0.836	.795 0	0.827 0.	736 0.7	0.776 0.771	71 0.864	4 0.835	5 0.737	0.733	0.810	0.843	0.771	0.777 0	_	0.737 0.8	0.804 0.8	.0 608.0	799
579					0 0.759			_	0.762	0.764		0.803	_	0	_		0	_	0		0.780	0.809	0.746		_	_	_	0	7
580	_			3 0.727	7 0.782			_	0.790	0.790		0.831	_	0	_		O	_	0		0.809	0.842	0.772			_	-	0	66,
581	Colorado	0.808 0.778	8 0.784	4 0.761	1 0.807	7 0.817			0.814	0.813		0.850		0	_		0		0		0.827	0.855	0.796		_	_		0	20
582	Indiana							_	0.768	0.772		0.814	-	0	_		0		0		0.790	0.820	0.752		_	_		0	73
583	Nebraska	0.755 0.732	12 0.738	8 0.717	7 0.756	6 0.767	7 0.745	_	0.765	0.762		0.793		0	_		0	_	0		0.777	0.802	0.751		_	_	Ξ.	0	72
584	Connecticut	0.797 0.760	992.0 0:	6 0.739	9 0.795	5 0.807		_	0.804	0.804		0.844		0	_		0	-	0		0.823	0.857	0.785		_	_		0	312
585									0.774	0.776		0.814		0	_		0	_	0		0.791	0.820	0.758		_	_	Ξ.	0	83
586		0.794 0.762					0 0.782		0.815	0.807		0.849	_	0	_		0	_	0		0.826	0.859	0.790		_	_	Ξ.	0	317
287			1 0.769					-	0.805	0.794		0.824	_	0	_		O	-	0		0.807	0.834	0.784		_	_		0	305
588								-	0.789	0.784		0.818	_	0	_		0	_	0		0.803	0.835	0.770		_	_	-	0	36
589									0.769	0.773		0.812	_	0	_		0		0		0.790	0.821	0.753		_	_	-	0	280
290	New York								0.776	0.774		0.807		0	_		0	Ξ.	0		0.797	0.832	0.758		_	_	_	0	.87
591	Richmond							_	0.785	0.787		0.832	_	0	_		O	_	0		0.808	0.842	0.767		_	_		0	36
592	Atlanta								0.797	0.796		0.835	_	0	_		0	_	0		0.814	0.847	0.777		_	_		0	80
593	Washington, DC				7 0.751			-	0.756	0.756		0.787	-	0	_		O	-	0		0.773	0.801	0.743		_	_	_	0	99,
594	Chicago	0.782 0.741	1 0.744	4 0.719	9 0.776	6 0.784	4 0.744	_	0.774	0.780		0.819	Ξ.	0	_		0	Ξ.	0		0.799	0.832	0.758			_	Ξ.	0	787
595		0.780 0.745	5 0.750	0 0.724	4 0.778	8 0.791		_	0.788	0.787		0.828	0	.815 0.	_		0	7 0.830	0.738		908.0	0.838	0.769		_	_	_	0	96
596		0.793 0.759						_	0.809	0.803		0.841	0	0	_		0	3 0.84	7 0.757		0.823	0.856	0.787			_	Ξ.	0	313
262									0.840	0.835		0.875	.831 0	867 0.	768 0.8		0	2 0.88	5 0.777	0.775	0.857	0.895	0.815	0.824		_	336 0.8	47 0.	345
598		0.767 0.744	4 0.751	1 0.729	9 0.769	9 0.782	2 0.760	0.771	0.784	0.777		0.808	.768 0	796 0.	740 0.7	79 0.7	34 0.83	7 0.81	0.749	0.750	0.793	0.820	992.0	0.775	_	_	774 0.7	.0 88	.89
299								9 0.781	0.797	0.791	0.787	0.824 (.784 0.	816 0.	744 0.7	86 0.7	6 0.85	6 0.83	0.751	0.751	0.810	0.840	0.778	0.787 (0.788 0	_	791 0.8	000	803

*	Carch Cdd # Cdd	5	Ş	Ş	5		Š	2	9	9								>	5	>			2			9	Ş	9	ý	5
501	Miami	7	0.697	-		0.725	0.733		707 0	717 0.		0		0			1	0.785	0.762	0.679	1		0.769			0.726	0.680	738 0	741 0	733
502	Broward County / Palm Beach	0.743 0.		0.726				0.728 0	0			0		0			_	0.800	0.775	0.717			0.782				0			.754
203	Татра								0			0		0			_	0.790	0.765	0.711	_		0.772				0			.745
504	Orlando	0.737 0.	0.717 0		0.704 0	0.739			0			0		0			_	0.794	0.769	0.716			0.775				0			.749
202	Jacksonville								0			0	_	0			_	0.792	0.767	0.711	_		0.773				0			.746
206	Daytona / Gainesville								0			0		0			_	0.806	0.779	0.710	-		0.786				0			.752
521	Diversified Dental - Las Vegas								0			0	_	0 0			_	0.849	0.810	0.798	_		0.822				0			908
522	Mastercare Dental - Reno	0.854	0.816	0.824	0 18/0	0.858	0.8/6	0.844 0.707 0	0 0			0 0		5 0			_	0.955	0.922	0.824	_		0.932				0 0			1881
420	Pientel - Millinesota								0			0 0		0				0.00	0.00	0.70			20.00				0			0.00
527	Dental Options Pricing - Oregon Bental Network - Hawaii					0.758	0.770		0.755 0.	761 0.7	0.760 0.7	0.759 0.79	.799 0.755	0.031	6 0.722	0.755	0.743	0.823	0.801	0.725	0.725	0.781	0.810	0.747	0.755 (0.761	0.716 0	764 0.	0.816 0	0.021
528	Diversified Dental - Reno								0			0		0				0.930	0.879	0.889	_		0.894				0			.883
549	Maine						0.791		0			0	_	0			_	0.858	0.833	0.733	_		0.841				0			.794
220	North Dakota						0.845 C		0			0	_	0			_	0.922	0.894	0.777	_		0.901				0			.846
551	Nevada								0			0	_	0			_	0.817	0.783	0.771			0.793				0			.778
553	Idaho								0	.792 0.7		0		0			_	0.855	0.826	0.762	_		0.833				0			.801
224	Vermont							0.740 0.	.752 0.	_	778 0.	760 0.8	_	0			_	0.860	0.834	0.709	_		0.842				0			.786
555	New Hampshire		_					0.728 0.	739 0.	753 0.	761 0.7	745 0.8	106 0.76	52 0.79	6 0.693		_	0.835	0.811	0.702	_	0.783	0.818				0.702	.71	777 0	.769
226	Delaware	0.764 0.	0.731	0.737	0.117.0	0.765	0.///	J.745 C	.756 0	./6/ 0.	0	9.0 29,	3/.0 91	6/.0 8/.0	0.72			0.840	914	0.726		0.790	0.822				0 / L/ .0	.//5 0.	0 28/	6//
227	Washington	0 780	0.755	761	0 233 0	701	908 0	0 774	785	. 0		_	40 0 70	0.02	. 0 7/7			0.874	978	0 75 1		000	955				0 7/0 0	000	000	0.50
955	Oregon North Carolina		_						727	740 0.7		_	97 0 75	0.02	3 0.685		_	0.873	040.0	0.690	_	0.771	0.806			_	0 689 0	758 0	764 0	757
290	West Virginia								731 0	741 0		_	88 0.74	16 0.77	1 0.70		_	0.808	0.782	0.708	_	0.761	0.788			_	0 200	754 0	758 0	752
561	Mississippi								0			_	81 0.74	77.0			_	0.801	0.805	0.686	_	_	0.798			_	0.706	.753 0.	756 0	.749
562	Arkansas	_							O			_	05 0.76	30 0.78			_	0.824	0.796	0.725	_	_	0.802			_	0.714 0	.766 0.	770 0	792
563	South Carolina								0			_		0			_	0.821	0.798	0.689	_	_	0.804			_	0 689 0			755
564	Rhode Island						_	0.717 0	0			_		0		_	_	0.790	0.767	0.704	_	_	0.774			_	.692 0			.743
565	Hawaii								0			_	_	0		_	_	0.797	0.775	0.705	_		0.784	_		_	0.694 0	_	_	.750
266	Pittsburgh	0.718 0.	_						0	722 0.7		_	_	0			_	0.767	0.744	0.707	_		0.750	_		_	0.692 0	_	_	.730
292	Philadelphia								0			_		0		_	_	0.794	0.771	0.715	_	Ξ.	0.778	_		_	0.700 0	_	_	.750
268	Alabama								0	_		_	_	0		_	_	0.810	0.815	0.716	_		0.808	_		_	0.729 0	_	_	.766
269	Utah								0	_		_	_	0		_	_	0.831	0.805	0.732	_	-	0.812	_		_	0.726 0	_	_	.778
220	lowa								0	_		_	_	0			_	0.823	0.799	0.698	_		908.0	_		_	0 269.0	_	_	.759
571	Massachusetts								0 0	_				0 (_	0.829	0.805	0.722	_		0.812	_		_	0.713 0	_	_	.773
2/5	Oklahoma		717.0			0.740	0.75	0.732 0	5 0			•		5 0		_		0.800	0.7/3	0.726			18/.0				0.704 0			1.754
573	Louisiana New Mexico	0.742 0.		0.711	0.686 0				o c			_		5 0			_	0.802	0.806	0.685	_		0.800			_	731			795
77.4	Towns						_		<i>i</i> c			•		0 0				988	0.000	27.0			20.00				703			282
576	Kentucky							0.705	0	_		_		0			_	0.765	0.743	0.697	_	_	0.749	_		_	0.685	_	_	.725
577	Kansas								0			_		0			_	0.818	0.791	0.739	_	-	0.798			_	0.718 0			.770
578	Wisconsin							0.735 0	0	_		_		0			_	0.829	0.802	0.716	_	_	0.808	_		_	0.712 0	_	_	692
629	Tennessee								0	_		_		0		_	_	0.788	0.763	0.692	_	_	0.769	_		_	0.685 0	_	_	.735
280	Minnesota								0			_	_	0			_	0.834	0.808	0.725	_	-	0.816			_	0.715 0			.776
281	Colorado								0	_		_		0		_	_	0.853	0.824	0.757	_	-	0.831	_		_	0.745 0	_	_	.799
582	Indiana Nebraska	0.738 0.0	0.706	0.710	0.687 0	0.737	0.745 0	0.725 0	0.733	738 0.7	0.738 0.7	0.725 0.781	70 0.732	10 0.767 22 0.755	7 0.695	0.725	0.777	0.802	0.768	0.696	0.691	0.755	0.783	0.726	0.733	0.736	0.691	./49 738 0.0	0.753 0	0.745
584	Connecticut								0			_	_	0		_	_	0.848	0.822	0.735	_		0.830			_	0.726 0			.789
585	Ohio		_	0.720					0	_		_		0			_	908.0	0.780	0.709	_	_	0.786	_		_	0.701	_	_	.752
586	Michigan								0	_		_	_	0			_	0.852	0.823	0.748	_		0.832	_		_	0.729 0	_	_	.793
287	Arizona				_				0	_		_		0			_	0.835	0.805	0.762	_	_	0.815	_		_	0.734 0	_	_	.788
288	New Jersey	0.755 0.	0.728	0.735	0 11/0	0.757	0.770	0.742 0	o	796 0.7		_		5 0				0.826	0.802	0.726			118.0	_			0.714 0	_	_	750
290	Januare New York								0.737 0			_						0.00	0.798	0.000			0.700				0 699			765
591	Richmond		_						Ö					0			_	0.818	0.794	0.704	_	_	0.800			_	0 269.0			.758
592	Atlanta				_			0.743 0.	753 0.	764 0		_		0			_	0.833	0.805	0.726	_		0.814	_		_	0.714 0	_	_	.775
293	Washington, DC							0.717 0	.726 0.	731 0.		_		0			_	0.791	0.769	0.701	_	_	0.777	_		_	0.692 0	_	_	.745
594	Chicago St. Louis		0.721			_		0.724 0.	732 0.	745 0.		_ `		0 0				0.823	0.797	0.701		0.773	0.804	_			0.703 0	.770 0.	772 0	762
596	St. Louis Sacramento	0.770		0.749	0.223	0.773	0.787	0.758 0	770	782 0.		775 0.8	18 0.77	74 0.80	4 0.734		_	0.848	0.793	0.742	0.741	0.799	0.830			_	727 0	780 0.	0 682	79.1
597	Northern California							0.786	800	816 0.8	315 0.8	305 0.8	56 0.81	1 0.84	5 0.75	7 0.802	0.793	0.890	0.863	0.765	0.763	0.837	0.873			_	0.755 0	.817 0.	826 0	.826
598	San Diego			0.738				0.747 0	.757 0.	765 0.:	760 0.7	759 0.7	91 0.75	11 0.77	7 0.730	0.762	0.746	0.818	0.792	0.738	0.739	0.775	0.801			_	0.718 0	.757 0.	766 0	.772
299	Southern California	0.768 0.	0.743	0.749 0	0.726 0	0.777	0.784 0	0.757 0	.769 0.	778 0.	776 0.7	771 0.8	97.0 60	9 0.79	9 0.73	5 0.771	0.759	0.839	0.814	0.742	0.742	0.794	0.823			0.776	.728 0	.776 0.	785 0	.788

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ב ב ב ב ב ב ב ב ב ב ב ב ב ב ב ב ב ב ב	Mismi	0 200 0 682	9	9990	0 200	0 718	0 684						07.38	0 665	0 686	2830	0.764	0 741	0 666 0	662	700	0	90 989	2000	0 664	1			
500	Broward County / Palm Beach				0 729		0 714						· C	002.0	0 722	0 711	0 781	0.756	0 704 0			0	· C		, ,				
503	Tampa			0.00			0.702									0 699	0.764								, ,				
503	Orlando	0.714 0.698		0.686		0 726	0 707 0									0 703	0.768		_							_			
505	. Lacksonville			0.681			0.702									0 699	0.765									_			
506	Daytona / Gainesville			0.671			0 696									0.693	0.767												
521	Diversified Dental - Las Vegas			0.753		0.789	0.785								_	0.778	0.838									_			
522	Mastercare Dental - Reno			0.772			0.823									0.824	0.926												
524	Premier - Minnesota			0.745	0.782		0.779								_	0.776	0.848		_							_			
526	Dental Options Pricing - Oregon			0.732	0.782		0.770									0.770	0.860									_			
527	Rental Network - Hawaii			0.695	0.738		0.726 (739 0.737	37 0.778	78 0.733	33 0.762		0.734	0.720	0.799	0.778	0.710 0	0.709 0.	0.759 0.	0.786 0.	0.725 0.7	0.732 0.742	42 0.698	8 0.743	0.749	0.753	
528	Diversified Dental - Reno			0.828	0.848		0.868									0.867	0.923									_			
549	Maine			0.694	0.751		0.731									0.731	0.826									_			
220	North Dakota			0.733	0.801		0.777 0								_	0.777	0.885										0.818		
- 60	Nevada			0.73	0.732		0.759									0.752	0.808												
500	Idano		3 0.754	0.733	0.7/3		0.759			7,75 0.7	67 0.8	n (0 0		0.775	0.756	0.832	0.805	0.749	0.749 0	0 0			7.0 0.7	76 0.73	3 0.7/8	0 0	0.787	
554 111	Vermont			0.677			0.713			757 0.7	77.0 77.0	ο (0 (127.0	0.714	0.822		0.686	.681	0 (.805		7.0 0.7	90 0.68	4 0.757	0 (0.75	
222	New Hampshire	0.733 0.697	0.702	0.675	0.734	0.746	0.707	0.780	0.723 0.7	0.735 0.7	20 0.78	82 0.73	36 0.768	0.682	0.735	0.707	0.806	0.784	0.684	0 6/9.0	757 0.	780 0.7	7.0 OL/.	7.0 617	32 0.68	0.746	0.750	0.744	
999	Machington			9	5		031.0			5	3	5			3	2	9	5	5	201.		3	2	1	5	2	5	Š	
227	Washington	0.766 0.736	5 0 743	0.716	0 771	0 785	0.753	765 0	0	776 0 7	89.	0	0 0	0 729	0 767	0.753	0.848	0.821	0 735 0	735 0	_	0	753 07	760 07	73 0 72	7770 0	0	_	
925	North Carolina			0.7.0	0 711		0.686	0 697.0	<i>.</i>	713 0.7	2000	62 0.713		0.663	0.707	0.686	0.040	0.021	0.664	659	0	0 0	688	20 000	34.0	0.723	<i>-</i>	727.0	
260	West Virginia			0.667	0 200		0.663	7007		710 077	12.0	· C	0 0734	0.00	0.000	0 690	0.767	0.743	0.001	679	0	0	691	395 0 7:	10 0.67	0.716	· C	_	
56.1	Mississippi			0.000	0 713		0.694	704 0	703	713 07	35 0 72		0		0.783	0.000	0.754		0.656	653	0	766 0.	701		<i>-</i>		0.726		
562	Arkansas			0.680	0.723		0 710	717 0		726 0.7	20 02		3 0 742		0 724	0 708	0.783	0.757	0 669 0	700	0	0			25 0 684		0	0.73	
563	South Camina			0.637	0.695		0.673			397 0.6	88 0.7				0.684	0.672	0.765		0.653	648					<i>-</i>		· C	0	
564	South Carollina Bhode Island			0.667	0.000		0.694		_							0.00	0.760		0.685						0		0		
565	Hawaii			0.677	0.717		0.705		_	718 0.714			1 0.739			0.000	0.775		0 691	. 691	_				21 0.677	_	0.727	0.730	
266	Pittshurdh			0.679	0.704		0.000		_		, ,				0	0.000	0.747												
567	Philadelphia	0.716 0.699		0.686	0.70		0.711		_		, ,				0.700	0.033	0.775				_				26 0.686	_			
268	Alahama			0.697	0 738		0 725 0		_		, .					0.733	0.772				_					_			
593	Utah			0.711	0.753		0.733		_		, .					0.731	0.810				_					_			
520	lowa			0.654	0 710		0.000		_		, ,					0.00	0.270												
571	Massachusetts			0.693	0.742		0.000		_		, ,				0.033	0.20	0.806				_					_			
572	Oklahoma			0.689	0 715		0 710		_		, .				_	0.705	0 769												
273	Contained			0.00	27.7		0.090		•		, ,					0.703	0.755												
572	New Mexico			0.004	0.751		0 739		_		, ,					0.737	0.7.0												
77.7	Town			2000	277		730		•		, ,					207.0	7080												
576	Kentucky			0.664	0.693		0.684		_		, ,					0.680	0.738				_					_			
577	Kansas			0.701	0.737		0.730		_		0					0.725	0.794				_					_			
578	Wisconsin			0.685	0.734		0.711 0		_		0					0.710	0.796												
579	Tennessee			0.653	0.694		0.677		_		0					0.675	0.749				_					_			
280	Minnesota			0.695	0.744		0.726 0		_		0					0.724	0.811				_					_			
581	Colorado			0.729	0.771		0.755 0		_		O					0.752	0.830				_					_			
582	Indiana			0.661	0.707		0.686		_		0					0.684	0.766				_					_			
283	Nebraska			0.679	0.713		0.705 (_		0					0.700	0.765				_					_			
284	Connecticut			0.706	0.756		0.737		_		0					0.735	0.824				_					_			
585	Ohio			0.675	0.717		0.700				0 0				0.710	0.697	0.773			0.686 0.	_			702 0.717	17 0.677	7 0.724			
286	Michigan	0.746 0.723	3 0./31	0.705	0.754		0.743		_ `		5 0				_		0.826												
200	Alizona Now Joseph			0.727	0.730	0.759	0.707		_		ى ر				0.77	ى ر	7 0.0												
0 000	New Jersey Syrachise			0.030	0.74		0.727		_		ے ر					ے ر	0.000												
290	Ogracuse New York			0.683	0.733		0.711		_		, ,					, ,	0.797				_					0			
591	Richmond			0.661	0.711		0.694	0.704 0.	0.705 0.7	0.713 0.707	07 0.760	60 0.711	1 0.737	7 0.676	0.705	0.691	0.777	0.755 (0.678 0	0.674 0.	0.732 0.	0.761 0.	0.693 0.6	0.697 0.7	11 0.667	7 0.719	0.724	0.722	
265	Atlanta	0.730 0.706	3 0.712	0.688	0.735	0.746	0.719 0		_		0					0.717	0.801				_			724 0.7	38 0.691	0			
293	Washington, DC			9/9/0	0.715		0.701 0		_	715 0.7	7.0 80.7	0		3 0.684	0.707	0.697	0.769	0.748	0.687 0	.685 0.	_			.07 0.7	18 0.676	0			
594	Chicago			0.684	0.735		0.706		_	733 0.7	13 0.7.	73 0.736		7 0.685	0.711	0.706	0.798	0.773	0.686	.681 0.	_			713 0.73	34 0.68	0			
295	St. Louis			0.671	0.718		0.703	0	.715 0.7	721 0.7	15 0.7(63 0.71	7 0.741	0.687	0.716	0.700	0.782	0.758	0.690	.688	.737 0.	.764 0.	701 0.7	707 0.72	20 0.67	5 0.723	0.729	0.728	
296	Sacramento			0.708	0.756		0.741	0	.758 0.	760 0.7	54 0.7	99 0.75	3 0.78%	2 0.721	0.755	0.739	0.825	0.800	0.728 (727 0.	.778 0.	.808	741 0.7	748 0.7	59 0.71	0.760	0.768	0.77	
297	Northern California			0.738	0.795		0.773	0.786 0	.795 0.	7.99 0.7	87 0.8	40 0.75	0.827	0.747	0.785	0.774	0.872	0.845	0.754 C	753 0.	.820 0.	.855 0.	775 0.7	783 0.7	97 0.74	1 0.802	0.809	0.810	
260	San Diego	0.735 0.719	0.726	0.705	0.742	0.754	0.734	0.750	767 0.	765 0.7	1 0.7	0.73	0.76	0.720	0./48	0.729	1080	0.776	0.727	724 0	760 0.	784	747 0.7	740 0.7	948 0.70	0.742	0.750	0.757	
9	Southern Camorna				5		, ,	2007.0	.707	3	6	2.5	5	0.75	2.7	5	0.020	20.0	, t ,	5		<i>i</i> ≥ o	; ;	5	200	5		5	

PPO #	PPO # PPO Name	W1 W2	- 1.	- [W4 N		- 1.	W7	W8	Λ 6M	0/	WAW	WB WC	C WD	<u>۸</u>	E WF	- WG	M	×	Š	WK	WL	MM	M	MO.	W	WQ	WB	MS	M
	Miami	0.782 0.737		0.740 0.7	.0 /1/.0	0.769 0.	0.777.0	0				_ (_ `				0 0	0 0	0.709	0.798	0.830	0.772	0.7/9				0.800	0.788
202								0				, (_				> <	0 0	247.0	0.000	0.00	0.700	0.793				900	2000
200	- allipa Oriondo							0				, (•				> <	0 0	0.740	0.000	0.000	0.700	707.0				0000	000
30 A					0.740			0.766				, ,			_				0 0	0 0	0.745	0.000	0.033	0.787	0.795				808	2002
506								0				,	_		_				0	0	0.757	0.838	0.870	0.812	0.819				.838	0.828
521								0				, 0	_	_	_	_	_		0	0	0.822	0.827	0.850	0.817	0.828				3.816	0.831
522								0			0.942 0.9	_	_	-	68 0.856				0	0.862	0.865	0.964	1.010	0.931	0.941	0.911			.952	0.949
524								0				0	_		_	_			0	0	0.816	0.863	0.892	0.844	0.853				.854	0.859
526								0.831 0.				٠,	_	Ξ.					0	0	0.809	0.889	0.927	0.862	0.872				9.879	0.879
527	Rental Network - Hawaii	0.811 0.770		0.775 0.7	0.750 0.8	0.803 0.	0.816 0	0 0				0			_ `				0 0	0 0	0.759	0.840	0.875	0.816	0.825				0.833	0.831
020								0				, ,	_		_	_			0 0	0	0.9	0.003	0.9	0.002	0.030				0.070 0.70	0.900
550								0				,	_		_				0	0	0.821	0.948	0.995	0.63	0.918				942	929
55.5								0.782				,	_						0	0	797	0 796	0.000	0.287	0 798				787	800
553								0				, 0	_			_			0	0	0.791	0.859	0.889	0.836	0.843	0.832			.857	0.851
554								0				, 0	_	_	_				0	0	0.756	0.892	0.940	0.854	0.862	0.836		0.875	.889	0.873
555	_				0.740 0.8	0.812 0.		0.782 0.			333 0.8	127 0.8	_	0	875 0.7	_			7 0.889	0.744	0.738	0.856	0.898	0.823	0.831	0.808		0.840	.853	0.840
556		0.837 0.785						0	.816 0.		845 0.8	344 0.8	_	0	_				5 0.895	0.771	0.768	0.866	0.905	0.836	0.845	0.824		3.847	1981	0.853
222														0	_															
228	-									0	866 0.≀	369 0.5	_	0	0	31 0.86	34 0.86	0	9 0.918	0.790	0.789	0.888	0.929	0.858	0.868	0.843		0.863	0.880	0.875
229										0	836 0.8	331 0.8	_	0	.880 0.7	40 0.8%	22 0.82	0	3 0.895	0.744	0.738	0.861	0.904	0.826	0.834	0.810		0.844	.857	0.844
260										0	827 0.8	320 0.8	_	0	0	57 0.8	9 0.81	0	0.869	0.759	0.756	0.843	0.877	0.816	0.823	0.810		_	.844	0.832
561				0.773 0.7	0.744 0.8	0.810 0.				0	826 0.8	357 0.5			0 0	45 0.87	74 0.83	0 0	0 0	o (0.741	0.858	0.895	0.827	0.833	0.806		_	.848	0.833
292										0 (840 0.6	335 0.2	_	_	o (, د	0 (<u> </u>	0.774	0.855	0.889	0.829	0.836	0.823			7.854	0.845
563										0 0	858 0.6	323 0.5			o 0			ى د	0 0	<u> </u>	0.755	0.884	0.929	0.84/	0.825	0.831		_	0880	0.866
900		0.790 0.751		0.757	0.733 0.7		0.793	0.755 0.		0	.0 /8/	30 05	_		. ·		-	٠ ر	0		0.742	9.0	0.844	0.79	0.799	707.0			9090	0.800
200						0.777				0 0	.0 287	3.0 0.5	_		<i>-</i>			٠ ر	0		0.738	0.0	9.044	0.788	0.798	0.780			777	7.804
200	Pilisburgn									0 0	706	20.7	_		. c			ى ر	0 0	-	0.73	0.773	0.7.90	0.709	0.700	627.0			706	705
768										0	306 007	20 00			<i>-</i>	_		ے ر	0 0	<i>-</i>	0.741	0.00	0.029	0.70	0.709	_			2842	0.790
269										0	300	14 08	_					, ,	0	<i>.</i>	0.759	0.00	0.000	0.023	0.000	_			838	829
570										0	343 0.5	130						, ,	0	<i>-</i>	0.751	0.000	0.000	0.0	0.020				863	851
57.1										0	30 05	20 08	_	_	0			, .	0	<i>-</i>	0.752	0.000	0.303	0.815	0.0	0.804		_	837	830
572								0.780		0	306 0.8	307 0.8	_	_				, 0	0	-	0.764	0.820	0.848	0.800	0.809				.814	0.815
573										0	329 0.8	157 0.9	_	_	0			0	0	o	0.742	0.860	0.898	0.830	0.836	_		_	0.850	0.836
574		0.842 0.796		0.802 0.7						0		-	_	_	0			O	0	o	0.790	0.875	0.913	0.848	0.857	_			998.0	0.864
575				0.791 0.7			0.831			0			_	_	0	_		0	0	0	0.775	0.853	0.887	0.828	0.837			_	.848	0.844
929	_									0		-	_	_	0		_	O	0	0	0.731	0.785	0.810	0.767	0.773			_	784	082.0
277										0			_	_	0			O	0	0	0.769	0.826	0.855	0.806	0.814			_	0.820	0.820
278	_ '				0.757 0.8			0.790 0.		0			_	_	0		_	0	0	o ,	0.755	0.852	0.888	0.822	0.829			_	.853	0.839
579										0		-	_	_	0 '	_		0 '	0	o 1	0.738	0.823	0.856	0.797	0.804			_	3.824	0.813
280	Minnesota	0.710 818.0		0.7/5	0.747 0.8	0.807	0.820	0.786 0.		0 0	_				o 0			ى د	0 0	<u> </u>	0.755	0.845	188.0	818.0	0.826				0.840	0.833
000										0 0						_		ى ر	0	<i>-</i>	0.707	0.00	0.009	0.000	2.042				0000	0.00
202	Nebraska			0.759 0.7			0.791		0.778	0.807 0.	793 0.7	0.794 0.8	.824 0.788	88 0.816	0	744 0.796	96 0.787	7 0.854	0.828	0.751	0.749	0.808	0.836	0.789	0.01	0.784	0.744	0.791	0.034	0.802
584										0			_	_	0		_	0	0	0	0.767	0.860	0.897	0.832	0.840			_	3.856	0.849
585	Ohio	0.811 0.767					0.809			0			_	_	0	_		0	0	o.	0.749	0.830	0.862	0.804	0.811	_		_	.831	0.820
586										0	843 0.8	350 0.8	_	_	0	75 0.850	_	0	0	0	0.784	0.862	0.899	0.836	0.846	0.824		_	.853	0.852
587										0 0	819 0.8	326 0.E	_	_	0 0	0 (0 (0 (o o	0.789	0.833	0.862	0.815	0.825	0.811		_	3.824	0.830
288				0.773 0.7	0.746 0.8			0.784 0.		0 0	818 0.8	320 0.8			0 0	0 0		0 0	0 0	o (0.758	0.837	0.872	0.813	0.822	0.803			0.830	0.828
200	Sylacuse Now York	0.012 0.762				0.790	700.0			0 0	3.0	200			<i>-</i>	0 0	_	ى ر	0 0	<i>-</i>	0.736	0.000	0.000	0.002	0.003	0.790			2007	0.0
591										0	334 0.8	32 0.8	_	_	0	0		, 0	0	9 0	0.752	0.855	0.894	0.825	0.833	0.812		_	.851	0.841
592								0.796 0.		0	335 0.8	33 0.8	_	_	0	0		0	0	0	0.766	0.854	0.890	0.827	0.835	0.817		3.835	0.849	0.843
593										0	787 0.7	85 0.8	_	_	0	0	_	0	0	o	0.731	0.804	0.835	0.782	0.790	0.776		0.789	0.801	762.0
594										0	319 0.8	306 0.8	_	_	0	37 0.80	12 0.80	0	0	0	0.734	0.838	0.875	0.807	0.815	0.802		0.831	0.840	0.825
595					0.751 0.8	0.811 0.				0	330 0.8	\$28 0.8	_	_	0	56 0.82	36 0.82	O	0	0	0.759	0.849	0.886	0.822	0.830	0.811		0.831	.844	0.838
296									817 0.	860 0.	838 0.8	342 0.8	_	32 0.8	67 0.7	36 0.83	19 0.83	0	3 0.885	0.776	0.775	0.858	0.895	0.832	0.841	0.820		3.835	0.850	0.848
265								0.827 0.	.844 0.	.895 0.	871 0.8	373 0.5	_	6.0 79	.06 0.7.	36 0.86	37 0.86	0	3 0.924	0.796	0.794	0.894	0.935	0.864	0.874	0.850		0.870	988.	0.881
298		0.792 0.761		0.768 0.7	0			0.780 0.	792 0	823 0.	803 0.8	309 0.8	.834 0.7	95 0.8	25 0.7	54 0.8	0.79	0	7 0.840	0.763	0.764	0.820	0.849	0.800	0.810	0.794		0.798	.811	0.815
280	Southern California	0.810 0.7			0.752 0.8	.803	0.816 0	0 687.	.803. o	.840 u.	819 U.V	323 U.c	352 U.a	13 0.0	46 U.	20.0 20.0	1.0.0 1.0.0	0	3 U.8b2	0.700	0.766	0.838	0.872	0.815	0.825	0.80/		7.18.0	.831	0.831

# Odd	PPO # PPO Name	V1 V2 V3 V4	V5 V6																		۸			S	>
501	Miami	0.728 0.731 0.708	0.767	0	_	_		_	_			_	_				_	_	_	_	0.758	_	_	0 06/	.779
502	Broward County / Palm Beach	0.747 0.751 0.731	0.772 0.780	0.756 0.		_	_		_				_				_	_		_	0.774	_	_	_	.791
503	lampa Orlando		0.772 0.780	o c	_				_								_				0.774				88.6
505	Jacksonville	0.745 0.749 0.729		0		_			_				_				_	_		_	0.773		_	_	790
206	Daytona / Gainesville	0.758 0.763 0.739		0		_			_				_				_	_		_	0.790	_	_	_	.811
521	Diversified Dental - Las Vegas	0.793 0.782 0.793 0.773 0.0942 0.852 0.860 0.825 0	0.800 0.813	0 0	.818 0.841	41 0.817	7 0.826	0.839	0.799	0.817	0.796	0.844	0.816 0.	0.872 0.8	0.833 0.809	09 0.818	8 0.822	2 0.845	5 0.813	0.825	0.814	0.772 0	0.796 0	0.811 0	0.827
524	Premier - Minnesota	0.796 0.805 0.780		0.819 0.		_			_				_				_	_		_	0.831	_	_	_	.851
526	Dental Options Pricing - Oregon	0.799 0.806 0.777		0		_						-	_	_				_		_	0.839	_	_	_	.870
527	Rental Network - Hawaii	0.760 0.765 0.740		0		_						-								_	0.795		_	_	.821
228	Diversified Dental - Reno	0.853 0.849 0.863 0.841 0.000	0.864 0.881	0.884 0.		_							-					-			0.887		_	_	89.
550	North Dakota	0.830 0.836 0.800	0.879 0.895	0									-								0.876	_			915
551	Nevada	0.756 0.766 0.748		0		_							_					_		_	0.785	_	_	_	797
553	Idaho	0.790 0.796 0.773		0		_						_	_					_		_	0.822	_	_	_	.842
554	Vermont	0.776 0.780 0.746		0		_	_		_				_				_	_		_	0.820	_	_	873 0	.857
555	New Hampshire	0.756 0.761 0.730	0.799 0.812	0.772 0.		_							_					_		_	0.796	_	_	841 0	.829
556	Delaware	0.776 0.748	.809 0.822	0		_	1 0.833	0.875	_		0.755 (0.830	_				_	_		_	0.809	_	_	846 0	.839
557	Washington	0				•	0	0		0.871		1			•					0	0			0	L
228	Oregon North Camina	0.843 0.791 0.797 0.766 0.	0.830 0.846	0.812 0.		S	0.867	0.896		0.887	0.7/3	0.857			S					0.860	0.831		_	600	
600	Moot Virginia	0.750 0.750 0.750				5 0	0.00	0.000	_	0.00	0.720	0.00			5 0					0.020	207.0			0 000	020.
561	West Virginia	0.764 0.733				<i>-</i>	4 0.848	0.030	_	0.04-	0.74	0.000	-		<i>-</i>			-		0.000	0.792		_	834 0	5 5
562	Arkansas	0770 0777 0750			_	· C	3 0 822	0.865	_	0.850	0 761	824	_		· C			_	_	0.822	0.805	_	_	836.0	828
563	South Carolina	0.764 0.769 0.736			_	0		_	_	0.875	_	_	_	_	0		_	_	_	0.834	0.806	_	_	855 0	841
564	Rhode Island	0.738 0.744 0.721	0.768 0.779		_	Ö			_	0.808			_	_	Ö			_	_	0.788	0.770	_	_	795 0	792
565	Hawaii	0.737 0.742 0.719			_	0		_	_	0.809		_	_	_	0	_	_	_	Ξ.	0.790	0.770	_	_	794 0	794
999	Pittsburgh	0.726 0.731 0.714			_	0	_	_	_	0.773		_	_	Ξ.	0			_	_	0.759	0.750	_	_	764 0	.762
267	Philadelphia	0.737 0.743 0.722			_	0		_	_	0.799	_		_	_	0			_	_	0.783	0.767	_	_	787 0	.786
268	Alabama	0.770 0.775 0.751		0.785 0.	_	0		_	_	0.847	_	_	_		0			_	-	0.830	0.802	_	_	833 0	.825
269	Utah	0.769 0.774 0.751			_	0		_	_	0.845		_	_	_	0			_	_	0.814	0.800	_	_	829 0	.820
570	lowa	0.759 0.764 0.733			_	0		_	_	0.861			_	-	0			_		0.825	0.798	_	_	842 0	831
571	Massachusetts	0.806 0.759 0.764 0.738 0.		0.775 0.	_	0 0				0.844		_			0 0				_	0.816	0.794	_		827 0	.821
5/2	Oklahoma	0.750 0.758 0.736	0.777 0.788			5 0				218.0					5 0					0.798	0.782			800 0	5 6
57.0	New Mexico	0.789 0.789 0.781	0.739 0.009			<i>-</i>	_	_	_	0.000			_		<i>-</i>			_		0.020	0.793			0.057	950
777	Tovas	0.773 0.779 0.753		0.001		<i>-</i>		•		0.00					<i>-</i>					0.040	20.0			200	000
576	Kentucky	0.727 0.731 0.713			_	0			_	0.782	_		_		0			_		0.763	0.752	_	_	77.	797
22.2	Kansas	0.759 0.765 0.743			_	0		_	_	0.821		_	_	_	0			_	-	0.806	0.790	_	_	0 608	.810
578	Wisconsin	0.766 0.771 0.744	0.803 0.812		_	0	_	_	_	0.856		Ξ.	_	Ξ.	0	_		_		0.818	0.801	_	_	838 0	.825
579	Tennessee	0.742 0.747 0.723			_	0	_	_	_	0.821		_	_		0	_	-	_		0.789	0.774	_	_	806 0	.795
280	Minnesota	0.761 0.766 0.739			_	0		_	_	0.846		_	_	_	0			_	_	0.819	0.797	_	_	830 0	.824
281	Colorado	0.789 0.795 0.771			_	0	_	_	_	0.862		_	_	_	0		_	_		0.835	0.821	_	_	848 0	.841
582	Indiana Nebraska	0.797 0.748 0.752 0.726 0.0773 0.742 0.748 0.726 0.00	0.782 0.792	0.758 0.	0.769 0.813	13 0.798 97 0.781	8 0.794	0.840	0.801	0.833	0.729 (0.793	0.792 0.778 0.	0.870 0.80	1.841 0.731 1815 0.742	727.0 LE	30.0796	0.849	0.791	0.798	0.781	0.740 0	0.807	0.81/0	.804 204 204
584	Connecticut	0.774 0.780 0.752			_	0			_	0.863		_	_		0			_	_	0.834	0.811	_	_	845 0	839
585	Ohio	0.758 0.734	0.785 0.794	0.764 0.	_	0	_	_	_	0.830			_		0			_		0.799	0.785	_	_	815 0	908
586	Michigan	0.774 0.781 0.753			_	0		_	_	0.855			_		0	_		_	_	0.838	0.812	_	_	842 0	.842
287	Arizona	0.770 0.778 0.755			_	0		_	_	0.826	_		_	_	0			_		0.819	0.803	_	_	816 0	.822
588	New Jersey	0.758 0.764 0.738			_	0 0		_	_	0.836		_	_		0 0			_		0.815	0.793	_	_	820 0	.819
289	Syracuse	0.749 0.753 0.728		0.758 0.		5 0		- '		0.835		_			5 0				_	0.798	0.782			0 666	805
290 791	New York Birbmood	0.761 0.727	0.795 0.798			<i>-</i>		_		0.840			_		<i>-</i>			_		20.00	0.786			0 0 0 0	0 P
592	Atlanta	0.766 0.772 0.745		0.784 0	_	0			_	0.851			_		0		_	_		0.824	0.803	_	_	835 0	829
593	Washington, DC	0.735 0.740 0.717			_	0			_	0.805			_	_	0			_		0.783	0.766	_	_	0 062	787
594	Chicago	0.755 0.759 0.733			_	0			_	0.849			_		0			_	_	0.807	0.790	_	_	829	815
595	St. Louis	0.758 0.764 0.737			789 0.8	33 0.81		_	_	0.843		-	_	_	0	_		_		0.817	0.794	_	_	827 0	.822
296	Sacramento	0.779 0.752	0.807 0.822		808 0.8	54 0.82	8 0.836	0.866	_	0.856	0.759 (0.833	_		0	_	_	_	Ξ.	0.835	0.810	_	.825 0	840 0	.839
297	Northern California	0.801 0.807 0.777			838 0.8	91 0.86	4 0.869	0.903	_	0.897	0.781	0.864 C	_	Ξ.	316 0.7ኒ	90 0.78		_		0.869	0.841	_	.862 0	878 0	874
598	San Diego	0.754 0.761 0.738		0.773 0.	786 0.8	18 0.75	6 0.804	0.827	_	0.816	0.749 (0.806	.794 0.	858 0.8	331 0.7	58 0.75	9 0.812	_	0.795	0.805	0.786	_	.790 0.	804 0	808
299	Southern California	0.804 0.765 0.772 0.747 0	0.796 0.809	0.784 0.	798 U.Ł	36 0.8.	4 0.82L	0.846	_	0.840	0.753	ງ.81ຮຸບ	.811 U	881 0.8	355 0.7	32 U./e	0.83	_	Z18.0 t	0.821	0.800	0.759 u	.810 .0	.825 u	.825

PPO #	PPO # PPO Name	U1 U2	n	3 U4	5 1	9	6	8 N			A		۔ ع	3				5	3	š	ᆿ		S			e E			
501	Miami	0.765 0.720	0 0.72	23 0.701	0	957.0 0	8 0.72,	7 0.736	0	0	0.757		.767 0.	800 0.6				9 0.802	669.0	0.695	0.780	_	0 092.0			0	0	0	I.
502	Broward County / Palm Beach	0.772 0.739	9 0.744		0		2 0.749		0	0	0.775		.776 0.	802 0.7				0	0	0.731	0.789	_	0.773 0			_	0	9 0.784	4
503	Tampa								0	0	0.771		0	0				0	0	0.728	0.782		0.767 0				1 0.782	0	7
504	Orlando	0.768 0.737	7 0.742	42 0.723	23 0.761		9 0.749		0	0	0.774		0	0				0	0	0.732	0.785		0.771 0				0	5 0.78	0
505	Jacksonville								0	0	0.772		0	0				0	0	0.728	0.784	_	0.769 0			_	0		6
506	Daytona / Gainesville	0.785 0.743	3 0.748	48 0.724	24 0.774	4 0.782	2 0.756		0	0	0.790		0	0				0	0	0.732	0.804	_	0.785 0			_	0		9
521	Diversified Dental - Las Vegas		8 0.789		39 0.795				0	0	0.824		0	0				0	0	0.815	0.817	_	0.810 0			_	0		က
522	Mastercare Dental - Reno								0	0	0.942		0	0				0	0	0.851	0.943	_	0.919 0			_	0		0
524	Premier - Minnesota	0.819 0.789	9 0.798	98 0.773	73 0.815	5 0.829			0	0	0.845		0	0				0	0	0.805	0.847		0.833 0				0		4
526	Dental Options Pricing - Oregon	0.836 0.790			39 0.826	6 0.842			0	0	0.864		0	0				0	0	0.795	0.870		0.850 0				0		۵
527	Rental Network - Hawaii							0.784	0	0.798	0.810		0.793 0.	.826 0.7	39 0.805		8 0.865	5 0.842	0	0.744	0.819	0.851	0.801 0	.810 0.	0.785 0.7	46 0.798	8 0.812	2 0.812	N
528	Diversified Dental - Reno								0	0	0.899		0	O				0	O	0.910	0.883		0.879 0				0		2
549	Maine								0	0	0.843		0	O				0	O	0.755	0.855		0.832 0				0		N
220	North Dakota								0	0	0.904		0	O				0	O	0.800	0.918		0.890				0		_
551	Nevada						1 0.776		0	O	0.794		0	0				0	0	0.786	0.789	0.810	0.782 0			44 0.765	0		4
553	Idaho								0	Ó	0.830		0	0				0	0	0.778	0.841		0.823 0			0	8 0.83	9 0.83	4
554	Vermont							0.796	3 0.862	0	0.838	0.886	0	0	o.	829 0.83	3 0.92	4 0.896	0.737	0.733	0.860	0.905	0.832 0	0	804 0.7	0	2 0.85	8 0.84	က
222	New Hampshire							3 0.778	3 0.835	0.812	0.813	0.856	.812 0.	850 0.7	722 0.8	0.809	9 0.89	1 0.865	0.727	0.722	0.834	0.873	0.809	.816 0.	785 0.743	43 0.816	6 0.83	1 0.818	െ
226	Delaware	0.809 0.758	8 0.763	53 0.735	35 0.795	0.808	0.778	9 0.79%	0.841	o'	0.824	0.861 C	2	0	45 0.8	21 0.81	68.0 9	2 0.864	0.749	0.747	0.836	0.872	0.815 0	.823 0.	795 0.7	0	7 0.83	2 0.82	2
557	Washington												o.	863									!						
228	Oregon							0.82	0.877	0.846	0.856	0.887	.841 0.	8// 0	86 0.8	52 0.84	7 0.92	0.896	o (0.867	0.906	0.845 0			78 0.84	2 0.86	0 0.85	· œ
559	North Carolina								o (0.803	0.80	0.850	.804 0.	0 (7.0 41	99 0.80	0.88	90.858	o (0.826	0.866	0.800			o (8 0.82	2 O.8	_ ,
260	West Virginia		3 0.748				0.757		0 0	0.792	0.793	0.833	. 793 0.	0 0	31 0.7	94 0.78	98.0 6	0.831	o (0.808	0.838	0.788 0			38 0.797	0.80	8 0.798	∞ (
000	MISSISSIPPI	0.793 0.739				0.767			-	0.793	0.832	0.906	.798	5 0			0.80	0.000	<i>-</i>		0.024	0.000	0.802			<i>-</i>	0.0	9.0	u c
2007	Arkansas								-	0.80	0.809	0.849	-	5 0			5 0	o 0	<u> </u>		0.821	0.83	0.802 0			5 0	0 0	0 0	N G
202	South Carolina		0.747	91/10/16		70 0.799	0.761		5 0	0.81	0.816	0.850	212.0	5 0			0.00	> c	<u> </u>		0.834	4/8/0	0.808 0			41 0.816	0.831	0 0	x c
4 1									- 0	0.77	777.0	0.000	-	5 0			5 0		<i>-</i>		0.707	0.00	0.775			0 0	-	0 0	.
262	Hawaii								5 0	0.7/3	0.782	0.804	0 0	5 0			3 0.836	-	<u> </u>		0.791	0.822	0.775			0 0	o .	0 0	ο,
266	Pittsburgh								O	0.747	0.750	0.773	0 (o (_	o (o (0.757	///0	0.746 0			13 0./4/	o (0 (4 (
267	Philadelphia								0 '	0.770	0.776	0.800	.764 0.	0			0	0	0 1		0.784	0.811	0.770			0	7 0.779	0	o 1
268	Alabama								0	0.802	0.840	0.905	0	0		_	4 0.858	0	o		0.827	0.856	0.810 0			0	0	0	o
269	Utah								0	0.807	0.804	0.840 C	0	O		_	0	0	o.		0.821	0.851	0.803 0			0	0	0	က
220	lowa								0	0.806	0.811	0.852 C	.805 0.	Ó			0	0	o.		0.827	0.866	0.803 0			40 0.809		0	က
571	Massachusetts								0	0.805	0.809	0.843 C	0	O		_	0	0	o.		0.823	0.857	0.803 0			0		0	က
572	Oklahoma								0	0.780	0.787	0.811	0	Ó			0	0	o.		0.793	0.819	0.779 0			0		0	о
573	Louisiana								0	0.797	0.831	0.905	0	0			0	0	o		0.826	0.860	0.804 0					0	4
574	New Mexico								0	0.828	0.839	0.867 C	0	0			0	0	0		0.847	0.882	0.827 0					0	ω.
5/5	lexas								0 0	0.812	0.816	0.847	0 0	0 0			0 0	0 0	o (0.828	0.860	0.810 0					0 0	- (
2/6	Kentucky								5 (0.749	0.752	0.7/9	5 (0 0			0 (0 0	<u> </u>		19/0	0.783	0.747 0					0 0	۰ م
2//	Kansas								0 0	0.793	0.800	0.825 0	0 0	0 0			0 0	0 0	o (0.805	0.833	0.791 0					0 0	- 0
2/0	Wisconsin			00.732		0.798			5 0	0.80	0.806	0.849	> 0	5 0			0	0 0	<u> </u>		0.823	7000	0.802 0					0 0	n (
200	Missosofe	0.770 0.753	0.75		00.700		0.739		o c	2//.0	27.0	- 0.0	o c	<i>-</i>			0	0 0	<i>-</i>		0.700	0.0.0	0 80 80					0 0	7 0
2 2 2	Colorado									0.827	0.07	0.862		· C			0000	0	<i>-</i>		0.027	0869	0 0000					0	٠ (٢
582	Indiana						6 0.746			0.784	0.783	0.825	0	0			0	0	o		0.800	0.832	0 622.0					0	
583	Nebraska								0	0.771	0.777	0.801	0	O			0	0	o		0.785	0.811	0.777					0	. 0
584	Connecticut								0	0.823	0.826	0.862	0	0			0	0	0		0.841	0.876	0.820 0					0	_
585	Ohio			45 0.722					0	0.786	0.787		0	0		_	0	0	0		0.801	0.830	0.782 0			34 0.791	1 0.802	0	ဗ
586	Michigan	0.807 0.764	4 0.771		44 0.799	9 0.813	3 0.789		0	0.822	0.836		0	0		_	0	0	0		0.840	0.875	0.821 0					0	Q
587	Arizona								0	0.805	0.816		0.793 0.	0			5 0.866	0	o.		0.817	0.845	0.805 0					0	2
288	New Jersey								0	0.801	0.809		0	O			0	0	0		0.820	0.853	0.801 0					0	N
589	Syracuse	_							0	0.787	0.784		0	0			2 0.856	0	o.		0.803	0.835	0.782 0				4 0.80	5 0.79	က
290	New York								0	0.795	0.800		0	0		_	0	0	o.		0.818	0.855	0.796 0				8 0.81	3 0.808	œ
291	Richmond								0	0.800	0.806	0.844 C	0	0			0	0	0		0.820	0.855	0.798 0			0	1 0.81	9.80	œ
592	Atlanta								0 (0.809	0.814	0.848	.805 0.	0 0		_	8 0.880	0 0	o (0.826	0.860	0.806 0			49 0.807	7 0.82	2 0.81	_ <
593	Washington, DC								0 0	0.769	0.772	0.800	-	0 0			0 0		o (0.785	0.814	0.769 0			0 0	0 (2 0.77	ത
294 407	Cnicago St Louis	0.801 0.747	0.750	50 0.724	24 0.783	29.70 83	0.755	0.766	0.817	0.800	0.794	0.838	705 0.	840 0.7	732 0 803	90 0.794	78.0 4	3 0.845	0.724	0.735	0.818	0.853	0.794 0	802	0.770 0.739	39 0.810	0.827	- c	۸ 0
596	Sacramento								0	0.821	0.831	0.858		0		_	0.89	3 0.865	9		0.840	0.875	0.821 0			61 0.81	0.83	3 6	٠,
597	Northern California							3 0.833	0.889	0.859	0.866	0.898	.854 0.	891 0.7	76 0.8	52 0.85	6.0	8 0.909	0.785		0.880	0.920	0.858 0	.867 0.	835 0.7	90 0.85	6 0.87	3 0.86	. o
598	San Diego	0.779 0.748			0			3 0.781	0.814	0.790	0.801	0.821	.781 0.	810 0.7	44 0.8	33 0.79	0 0.85	2 0.825	0.753	0.754	908.0	0.834	0.792 0	.801 0.	780 0.7	43 0.78	4 0.79	8 0.80	Ø
299	Southern California	0.800 0.761	1 0.767	57 0.743	13 0.791	1 0.804		0.79	0.835	0.810	0.818	0.842	.802 0.	835 0.7	49 0.8	16 0.80	9 0.87	6 0.850	0.758	0.758	0.828	0.860	0.810 0	.820 0.	795 0.7	55 0.80	6 0.82	1 0.82	_

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# Odd	PPO # PPO Name	40 40	W4	20	50	ΝS	N9	29											Ε			8					2	۶	
501 N	Miami	0 2		0	0	0	5 0.689	9 0.746	969.0	0.718 (0.780 0	0.725 0.6	0.661 0.7	0.769 0.676	76 0.674	74 0.756	6 0.688	3 0.703	0.780	0.717	0.734	0.817	0.748 (0.758 0	0.767 0	0.584 0	0.900 0.	936	ĺ
	Broward County / Palm Beach							0											0.804			0.840						945	
503 T	Tampa	0.671 0.701			96 0.742	.2 0.700	0.736	0		_									0.807			0.844						944	
	Orlando							0											0.811			0.848						947	
	Jacksonville							0		_									0.809			0.846						949	
	Daytona / Gainesville				05 0.760			_		_									0.834			0.874						993	
	Diversified Dental - Las Vegas							, ,											0 860			8100						000	
	Mastercare Dental - Reno							, ,											0.000			1 052						217	
	Premier - Minnesota							0		_									0.878			0.935						1.026	
	Dental Ontions Pricing - Oragon	0.717 0.764				3 0 746		_											0 889			0.958						Ξ	
	Bental Network - Hawaii																		0.00			0000						33	
	Diversified Dental - Beno							, ,											980			1000						8 5	
	Maine Contact Desired																		0.200			8000						. 0	
	Maile North Delote							0											0.00			0000						1 2	
	North Dakota							-											0.930			400.0						- 1	
	Nevada							0											0.830			0.884						385	
	Idaho							0		_									0.864			906.0						11	
554 \	Vermont	0.660 0.723	23 0.661	61 0.694		4 0.704	4 0.731	0		_				353 0.7	18 0.7				0.862			0.925						109	
555 N	New Hampshire	0.656 0.713	13 0.658	58 0.682	32 0.761	1 0.691	1 0.721	0		0.765 (324 0.7	05 0.70				0.835			0.892						020	
256 L	Delaware	0.680 0.725	25 0.680	80 0.711	11 0.779	9 0.717		0						30 0.7	27 0.72				0.857			0.914						926	
	Washington																												
	Oregon	0.695 0.749	49 0 698	98 0 719	19 0 793	8 0 729	9 0 771	C		_					_				0.878	0 802		0.947						28	
	North Carolina									_									0.837	0 750		908.0						cac	
000	Moot Virginia				20.00	•		<i>•</i>		•									0000	1 2 2		0000						9 6	
_	West Viiginia							5 0		•									0.00	2 2		0.000						7 7	
	MISSISSIMI				2///2			5 0		- '									0.000	0.738		0.070							
	Arkansas							5		_									0.822	0./91		0.899						LC.	
	South Carolina							0		_									0.829	0.770		0.920						93	
564 F	Rhode Island	0.659 0.693	93 0.659	59 0.687		0.693	3 0.734	0		_									0.814	0.758		0.863						381	
565 F	Hawaii	0.654 0.694	94 0.657	57 0.676	76 0.732		4 0.728	0		_									0.811	0.754		0.867						200	
	downdatio																		207	0 751		000						207	
	ritteburgii Dhilodolhhio		0.000					<i>•</i>		•									00.00	2 2 2		0.00						100	
	Alleran							5 0		•									90.0	2 2		200						2 5	
	Alabama							5											0.839	0.778		0.880						2	
	Utah							0		_					_				0.834	0.774		0.871						381	
	lowa							0		_									0.848	0.766		906.0						290	
	Massachusetts	0.677 0.723	23 0.679	79 0.698				0		_									0.834	0.767		0.887						337	
	Oklahoma							0		_					_				0.827	0.778		0.876						984	
573 L	Louisiana	0.673 0.710	10 0.665	65 0.706		90.70	9 0.720	0		_									0.831	0.755		0.875						964	
	New Mexico							· C		_									0.872	0 805		0 938						191	
	To < 20									_									2 0 0	786		0000						32.	
	Kontinola							<i>•</i>		•									2 6	740		7000						3 4	
	Nemucky				00 0.720			5 0		•									0.794	0.75		0.027						0 0	
	Kansas							5 1		_									0.834	0.784		0.884						385	
	Wisconsin							0		_									0.844	0.773		0.885						916	
	Tennessee				88 0.745			0		_									0.818	0.754		0.857						986	
	Minnesota							0		_									0.839	0.771		0.893						029	
581	Colorado	0.719 0.755		18 0.739		2 0.743	3 0.781	0		_									0.860	0.802		0.901						322	
582	Indiana	0.657 0.697				4 0.696	5 0.728	0		_					_				0.825	0.757		0.865						968	
583 N	Nebraska	0.670 0.700	00 0.671	71 0.695	95 0.741	1 0.700	0.745	0		_					_				0.815	0.766		0.862						968	
584	Connecticut					7 0.717	7 0.755	0		_									0.851	0.781		906.0						049	
	Ohio							С		_									0.827	0.766		0.866						988	
	Michigan				_			_		_									0.866	0 801		0 032						2	
	Arizona									_									0.850	0 805		0 000						23	
	Now lorsey									_									0.000	0 773		7080						300	
	Syracise							· C		_									738	0.677		0.22						200	
	Now York							<i>•</i>		•									70.70	0.00		207.0						200.0	
	iohmond iohmond							<i>•</i>		•									5 6	000								- 1	
	A+1							5 0		•									0.70	20.0		0.0						÷ ;	
	Atlanta							5 0		•									0.846	0.778		0.901						141	
	Washington, DC	0.590 0.625	25 0.592	92 0.609	09 0.658			0.694	0.654	0.684	0.733	0.690	0.611 0.6	0.694 0.623	23 0.622	22 0.687	0.634	0.660	127.0	0.677	0.696	0.763	0.708	0.766 0	0 18/.0	0.602 0	0.927 0.3	969	
	Cricago							5 0		•									0.739	0.072		0.774					100	5 3	
	St. Louis							5		_									0.84	0.7/3		0.897					786	141	
	Sacramento							o	0.693	0.734	J.793 C	.741 0.6	641 0.7		_	51 0.730			0.771	0.712		0.827				_	.018 1.0	777	
	Northern California							0	0.707	0.749	J.818 C	.757 0.	658 0.7	773 0.6	76 0.66	0	6 0.68.	3 0.710	0.794	0.726		0.854		0.841 (0.867 C	.676 1.	.062 1.	119	
598	San Diego	0.618 0.650	50 0.621	21 0.633	33 0.676	6 0.639	9 0.685	0	0.690	0.728	7.773 C	.733 0.	635 0.7	708 0.6	46 0.64	12 0.70	1 0.65	0.694	0.748	0.704	0.738	0.798		0.786 (0.809	0 989.0	.968 1.0	908	
	Southern California	0.621 0.662	62 0.625	25 0.633	33 0.686	6 0.641	1 0.683	0	0.689	0.727	7.781 6	.734 0.	637 0.7	726 0.6	51 0.64	13 0.71	3 0.65,	0.691	0.756	0.704	0.737	0.809		0.800	0.823 0	0 9/9"	991 1.	045	

PO #	PPO # PPO Name	A1 A2		*	A5	A6				AB	AD	₹					P AQ				찚	B2	B3	B4	B2	98	37 B	8	ВА
201	Miami								0	0.765	0.742		0	Ó					0			0.747	0.751	0.731		_	7.55 0.7	65 0.	83
502	Broward County / Palm Beach								3 0.755	0.788	0.763		0 0	0 0					0 0			0.780	0.785	0.766	0.801		0 0	0	313
503	l ampa Orlando	0.739 0.720	0 0.727	0.709	9 0.740	0 0.749	9 0.736		0 0	o c	0.769		0 0	o c					0 0			0.783	0.788			_	0 0	804 0.8	919
505	Jacksonville								0	0	0.767		0	0					0			0.783	0.789			_	0	_	2 2
506	Daytona / Gainesville								0	0	0.788		0	0					0			0.800	0.805			_	0	_	345
521	Diversified Dental - Las Vegas								0	0	0.792		0	0					0			0.853	0.866			_	0	_	305
522	Mastercare Dental - Reno	0.853 0.814	4 0.826	6 0.795		9 0.866			0	0 0	0.886		0 0	0 0					0 0			0.917	0.929			_	0 0		24
524 526	Premier - Minnesota Dental Ontions Pricing - Oragon				1 0 785					<i>-</i>	0.810		o c	<i>-</i>					o c			0.833	0.864				o c		2 0
527	Rental Network - Hawaii					7 0.761	1 0.748	8 0.764	0	0.825	0.777		0.775	.805 0.	760 0.7	0.772 0.7	90 0.745 760 0.713		3 0.766	0.776		0.808	0.815	0.791	0.836	_	0.830 0.8	.846 0.8	0.871
528	Diversified Dental - Reno								0	0	0.859		0	0					0			0.934	0.950				0	_	991
549	Maine						5 0.755		0	0	0.801		0	0					0			0.823	0.831			_	0	_	904
220	North Dakota	0.832 0.787	7 0.796	6 0.765	5 0.824	4 0.838			0 0	0 0	0.868		0 0	0 0					0 0			0.877	0.886			_	0 0		696
55.3	Nevada						0.770		0	<i>-</i>	0.763	0.7.9		<i>-</i>					o 0			0.023	0.033	0.017	980	_	0	862 0.8	881
554	Vermont								0	0	0.805	0.819	0	0					0			0.806	0.812	0.780			0	0	885
555	New Hampshire							5 0.74	3 0.769	0.827	0.779	0.793	0.770	.803 0.	0	.758 0.7	0.742 0.697	97 0.783	3 0.764	0.764	0.847	0.786	0.793	0.764 (0.836 0.8	805 0.8	23 0.8	855
556	Delaware	0.767 0.733	3 0.741	1 0.716	6 0.762	2 0.775	5 0.757	7 0.77;	3 0.797	0.848	0.798	0.814	0.793 0	.824 0.	774 0.7		70 0.7	26 0.80	0 0.786	0.789	0.864	0.815	0.822	0.795 (0.849 0.	0	337 0.8	54	84
557	Washington	0 774	0 750	0.700	0 774	707 0	227.0	,070	000	0 00	0.804	7	0 000	(,,,,	24	207.0	000	900	3000	0.00	7	0 020	200	0 0	6	5
250	North Carolina							0.745	0.000	0.002	0.000	0.024	777	<i>-</i>	0 0		742 0.65	37 0 78	5 0.756	0.000	0.800	0.033	0.045	0.014	825 0	838	90 90	2 6	27.0
560	West Virginia							2 0.766	0.786	0.831	0.793	0.805	7.86	0	0		65 0.7	25 0.79	0			0.802	0.808	0.784	832 0	0	816 0.8	8 2	851
561	Mississippi	0.755 0.719					0 0.739	0	0	0.831	0.787	0.801	0.780	0	0	767 0.7	Ö	712 0.791	0	0.773		0.790	0.796	0.769	0.824 0	0	305 0.8	19 0.8	846
562	Arkansas							0	0	0	0.805	0.820	0.802 0	0			0	0	0			0.818	0.826	0.800	_	.861 0.8	336 0.8	48 0.8	871
563	South Carolina							0	0	0.853	0.802	0.816	0.791 0.	0		_	0	714 0.80	0			0.806	0.812	0.781		0	826 0.8	.845 0.8	882
564	Rhode Island	٠.						0	0	0	0.759	0.772 (_	0			0	0	0			0.784	0.791	0.769	-	o	0	0	336
265	Hawaii							2 0.737	0	0.791	0.750	0.763 (0.747 0	0		_	0	.688 0.74	0			0.782	0.789	0.767	0.808.0	0	0	0	838
566	Pittsburgh							0 0	0	0 0	0.746	0.755 (_	0 0			0	0	0 0			0.769	0.775	0.759 (0	.781 0.7	0 0	801
26/	Philadelphia	0.727 0.708	0.717	7 0.697		8 0.740		0 0	0 0	0 0	0.752	0.765		o 0		_	0 0	0 0	0 0			0.782	0.789			0 0	0 0	o (5 5
202	Alabama IItah	0.761 0.735			3 0.752		3 0.757 8 0.752	0.770	o c	o c	0.782	0.805	0.782 0.787	<u> </u>			0	726 0.786	o c			0.803	218.0		0.833 0.0	0	820 0.8	832 0.8	823
570	lowa							0	0	0	0.791	0.805	_	0			0	0	0			0.800	0.806			0	0	Ö	871
571	Massachusetts								0	0	0.778	0.791	0.772 0	0		_	0	77.0 607.	0			0.797	0.804			0	0	.831 0.8	357
572	Oklahoma								0	0	0.771	0.783 (_	0		_	0	0	0			0.803	0.811		_	0	0	0	853
573	Louisiana	٥.							0	0	0.785	0.797 (_	0		_	0	0	0			0.787	0.793		_	0	0	o.	840
574	New Mexico								0	0	0.803	0.819	_	0		_	0	0	0			0.835	0.844		_	0	0	0	806
575	Texas	0.762 0.736	0.744	4 0.721	1 0.760	0 0.772			0 0	0 0	0.791	0.804		0 0		_	0 0	0 0	0 0			0.816	0.823		_	0	836 0.8	850 0.8	873
5/6	Kentucky						0.728		- 0	5 0	0.751	0.760	_	<u> </u>			0	0	o 0			0.70	0.773			0	0	5 0	5 5
578	Wisconsin							1 0.765	0.788	0.836	0.797	0.809	0.789	0.818 0.	770 0.7	0.778 0.7	.00 0.725 766 0.725	25 0.799	0	0.784		0.803	0.808	0.784	0.835	0	0	0	853
579	Tennessee								0	0	0.774	0.784	_	0			0	0	0			0.782	0.787			0	794 0.8	0	327
580	Minnesota								0	0	0.782	0.796	_	0		_	0	0	0			0.801	0.808		_	0	0	0	364
581	Colorado								0	0	0.812	0.825	_	0		_	0	0	0			0.829	0.836		_	0	844 0.8	.822 0.8	374
282	Indiana	0.750 0.718	8 0.724	0.703	3 0.745	5 0.755 6 0.748	0./35		0 0	0 0	0.780	0.797		o c		_	0 0	0 0	o c			0.786	16/.0		_	0 0	5 0	o c	53. 7. 7.
584	Connecticut								0	0	0.793	0.807	_	i d		_	0	0	0			0.812	0.819		_	0	0	0	375
585	Ohio								0	0	0.782		_	0		_	0	0	0			0.793	0.798		_	0	8.0 908.	817 0.8	838
586	Michigan			9 0.723			9 0.766		0	0	962.0		_	0		_	0	0	0			0.830	0.839		_	0	0	0	305
287	Arizona								0	0	0.784		0.785 0.	0		_	79 0.732	0	0			0.830	0.839		_	0	0	0	885
288	New Jersey								0	0	0.770		_	0		_	0	0	0			0.801	0.809		_	0	0	.840 0.8	863
589	Syracuse	0.746 0.715	5 0.721		9 0.740	0 0.750	0 0.731		0 0	0 0	0.776	0.786	0.767 0.	0 0			0 0	706 0.77	0 0			0.782	0.787			0 0	793 0.8	0 0	827
590	Richmond	0.754 0.719		0.676					0 0	0.795	0.786	0.767	_	<i>-</i>			0	0 0	o 0			0.778	0.784			0	0	838	S 89
592	Atlanta								0	0	0.789	0.802	_	0			0	0	0			0.809	0.816			0	0	0	37.
593	Washington, DC								0	0	0.749	0.760	_	0			0	.689 0.74	0			0.772	0.778			808 0.7	788 0.8	.801 0.8	320
594	Chicago								9 0.760	0.809	0.778	0.786	0 992.0	0		_	0	0	0			0.779	0.784	0.760	0.811 0.	821 0.7	8.0 68	.801 0.8	324
595	St. Louis								0	0.830	0.784	0.798	0.779 0	.809 0.			0.759 0.71	0 0	5 0.772	77770	0.849	0.803	0.811	0.785	0.834 0.	0.848 0.8	324 0.8	40 0.8	998
595	Sacramento Northern California	0.75/ 0.730	0 0.739	5 0.730	0.726	0.770	0.720	3///O 0	0.792	0.839	0.789	0.804	0.785	0 1/81/	788 0.7	787	0.7.	25 0.78	0.77	0.785	0.863	0.820	0.828	0.802	0.850	804 0.8	244 O.8	20.0	389
598	San Diedo							9 0.76	0.775	0.810	0.766	0.781	7.007	794 0.	755 0.7	768 0.7	58 0.7	33 0.9C	0.757	0.771	0.838	0.807	0.816	0.793	930 0.830	844 0.8	329 0.8	1 4 2 9	362
599	Southern California							3 0.76	3 0.779	0.819	0.775	0.789	0.773 0	.802 0.	758 0.7	772 0.7	.60 0.7	13 0.77	0 0.764	0.775	0.849	0.810	0.818	0.794	0.837	851 0.8	331 0.8	48 0.8	698

# Odd	PPO # PPO Name	BB BD		BI	BM	BN	N BO	B	g	BB	BS	E	5	S	8		ič.	C.7	8	CA	83	CO	5	5	N	S	8	9	g
501	Miami		4	6	0	0		0	9 0.737	0.789	0.798	0.793	0.789	0.755 0	.757 0.		79 0.7	85 0.75	58 0.76	6 0.783		0.819	0.821	0.802	0.827	0.782	0.787	.778 (.746
502	Broward County / Palm Beach							0	5 0.768	0.811	0.821	0.819	0.820	.795 0	.800 0.8		0	24 0.8(0.80	0		0	0.850	0.835	0.855	0.819	0.824	.818	.785
503	Tampa							0	0	0 0	0.824	0.823	0.824 (0.800	0		0	_	0 0	0		0 (0.855	0.840	0.860	0.825	_	0.823	.790
504 505	Orlando Jacksonville	0.850 0.8	0.849 0.8	0.846 0.830	30 0.854	54 0.815	15 0.822 12 0.819	22 0.820	0.7773	0.817	0.828	0.826	0.828	804 0	809	787 0.8	0.825 0.8	833 0.812	0.819	9 0.833	3 0.860	0.853	0.858	0.844	0.864	0.829	0.833	0.827	795
506	Davtona / Gainesville							0	0	Ö	0.852	0.848	0.850	.817 0	0		0	_	0	0		0	0.887	0.868	0.893	0.849	_	.845 (808
521	Diversified Dental - Las Vegas							0	0	0	0.877	0.897	0.901	.894 0	0		0	_	0	0		0	0.936	0.926	0.943	0.920	_	.919	.885
522	Mastercare Dental - Reno							0	0	o.	0.991	0.999	1.001	0.959 0	0		_	-	-	_		_	1.069	1.041	1.079	1.018		.004	.957
524	Premier - Minnesota							0	0	o	0.895	906.0	0.909	0 988.0	0		0	_	o	0		0	0.949	0.934	0.957	0.920	_	.916	.882
526	Dental Options Pricing - Oregon	0.956 0.9	0.932 0.9	0.945 0.922	22 0.957	57 0.902		0 0	0 0	0 0	0.909	0.917	0.917	884 0	0 0		0 0	_	0 0	0 0		0 0	0.971	0.949	0.980	0.930		0.920	1.877
528	Diversified Dental - Beno						50 0.000 65 0.982	0	0	<i>-</i>	0.953	0.984	0.992	0.992	0		· -			· -		- c	1.030	1.022	1.042	1.017		023	981
549	Maine							0	0	0	0.891	0.892).890 C	.849 0	0		- 0		- 0	- 0		- 0	0.946	0.921	0.954	0.897	_	.884	.842
550	North Dakota							0	0	0	0.958	0.954	0.956	0.904 0	0		0	_	0	0		0	1.017	0.987	1.025	0.960	_	.945	.902
551	Nevada							0	0	o.	0.846	0.864	0.868	.862 0	0		0	_	0	0		0	0.901	0.892	906.0	0.885	_	.883	.853
223	Idaho						68 0.875	0	0	0.870	0.881	0.881	0.884	.855 0	.862 0.		0	90 0.86	37 0.87	7 0.895		0	0.920	0.902	0.926	0.885	0.890).882 (.847
554	Vermont							0 0	0 0	0.873	0.886	0.879	0.876	0.824 0	830		0	0 0	11 0.85	0.890		0 0	0.934	0.905	0.942	0.877	0.883	0.862	818
222	New Hampsnire	0.893 0.8	0.890 0.8	0.890 0.862	62 U.899	99 0.836	30 0.845	50.00	3///5	0.844	0.856	0.851	0.849	0 000	809 945 0		240 0.8	00 0.81	0.83	90.00		0.887	0.839	0.874	0.907	0.849	0.833	0.837	. / 98
557	Washington							0.00	0.00	0.004	0.0.0	0.00	110.0	0000	2		0.0	0.0	0.00	0.00		0 0	0.920	0.902	200.0	00.00	700.0	0/0.	200.
558	Oregon	0.943 0.93		0.936 0.911	11 0.948	48 0.887	87 0.898	18 0.88	9 0.827	0.882	0.900	0.902	006.0	.862 0	.871 0.	843 0.8	95 0.9	11 0.88	32 0.89	926.0	0.961	0.937	0.957	0.933	0.964	0.911	0.917) 868.	.855
229	North Carolina							7 0.83	3 0.780	0.847	0.859	0.854	3.852 (.805 0	.810 0.	783 0.8	341 0.8	53 0.82	0.83	0.867	7 0.907	0.830	0.904	0.878	0.912	0.852	0.858	839	.799
290	West Virginia							0	9 0.792	0.846	0.858	0.852	0.855	0.819 0	825 0.	803 0.8	348 0.8	58 0.83	30 0.84	0 0.867	0.899	0.885	0.893	0.873	0.899	0.853	0.858	3.848	.810
561	Mississippi							0	0	0.843	0.854	0.846	0.849	0.808.0	.813 0.	0	0	51 0.82	20 0.83	1 0.856	0.901	0.882	0.892	0.869	0.899	0.845	0.851	0.840	. 799
562	Arkansas							0	5 0.809	0.861	0.873	0.871	0.874 (0.840	.846 0.	0	0 7	0	54 0.86	5 0.886	3 0.924	0	0.913	0.893	0.921	0.873	0.881	.871 (.832
563	South Carolina							38 0.854	0	0.869	0.882	0.875	0.874 0	.824 0	.830 0.	802 0.8	862 0.8	874 0.840	10 0.85	7 0.890	0.931	0	0.928	0.901	0.936	0.874	0.880) 098'	.818
264	Rhode Island							0	0	0.820	0.831	0.833	0.834 (0 908.0	0		0	0	16 0.82	7 0.846		0	0.870	0.853	9.870	0.836	0.841	.829 (. 799
265	Hawaii							0	4 0.773	0.815	0.829	0.834	0.833 (0.804 0	.807 0.		0	37 0.81	14 0.82	7 0.847		0	0.870	0.853	0.877	0.836	0.842	.829 (.797
266	Pittsburgh							0	0	0.792	0.801	0.802	0.805	0.788 0	0		0	0	94 0.80	0 0.811		0	0.829	0.818	0.834	0.807	0.811	3.805	.780
267	Philadelphia							0	0 '	0.812	0.823	0.827	0.828	0.805	0		0	0 1	14 0.82	4 0.840		0	0.861	0.846	0.867	0.831	0.836	0.826	.797
268	Alabama							18 0.841	0.796	0.845	0.857	0.854	0.857	0.824 0	830		0	861 0.836	36 0.84	5 0.865		0.885	0.894	0.875	0.900	0.856	0.862	0.853 (.816
269	Utah							0 0	0 0	0.841	0.850	0.846	0.848	0 /18.0	0 0		0 0	o 0	o d	0 0		0 0	0.881	0.863	0.887	0.844	0.849	0.842	806
571	lowa Massachisetts	0.909 0.901		0.903 0.676	60 0.913	0.0000	30 0.039	0 0	<i>-</i>	0.007	0.070	0.000	0.004	0.020	822		0 0	55 0.03	0.000	o c		0.30	0.9.0	0.030	0.922	0.000	1,000	2000	ρ. 1 1 α 1 τ
572	Oklahoma							0.000	0.703	0.04	0.633	0.850	0.032	0.00.00	834	815 0.8	0	859		0.000		0	0.093	0.073	0.90	0.000	0.000	852	
573	Louisiana							0	0	0.840	0.851	0.843	0.845 C	0.803	809		0	46 0.81	; o	0		0	0.887	0.864	0.895	0.840	0.847	836	793
574	New Mexico						83 0.894	0.880	0.827	0.876	0.893	0.898	0.897	0.864 0	.872 0.		0	0	32 0.89	8 0.925		3 0.930	0.948	0.927	0.955	0.907	0.913) 968.0	.856
575	Texas							0	0	0.855	0.868	0.870	0.870	0.839 0	0		0	0	0.	0		0	0.913	0.894	0.919	0.875	0.881).867	.831
929	Kentucky							0	0	o.	0.807	0.807	0.809	0.788 0	Ö		0	0	94 0.801	Ö		0	0.837	0.823	0.841	608.0	0.813) 208.0	.779
577	Kansas							0	0	0	0.851	0.857	0.859 (0.835 0	.842 0.		0	0	9 0.85	78.0 6		0	0.897	0.881	0.902	0.866	0.871	098.0	.828
5/8	Wisconsin						41 0.849	0 0	0 0	0 0	0.863	0.856	0.858	0.820	0 0		0 0	60 0.828	29 0.84	0 0.862		0 0	0.898	0.876	0.904	0.854	0.859	0.850	.810
9/6	lennessee Minneonta	0.863 0.8	0.862 0.8	0.858 0.838	0.838 0.866	718.0 99		0 0	o c	<u> </u>	0.836	0.830	0.832	0.798 0	803		o c	0 0	0.81 18.0 85	0.83		o c	0.868	0.849	0.8/4	0.829	0.834	0.825	2,789
581	Colorado						63 0.870	70 0.865	0.819	0.866	0.877	0.876	0.878	.849 0	855 0.	834 0.8	0.873 0.8	.884 0.860	0.86	0.887	0.920	906.0	0.914	0.896	0.920	0.879	0.884	9.876	.840
582	Indiana							0	0	0	0.844	0.836	0.839	0.802 0	.806 0.		0	0	0.820	0		0	0.877	0.856	0.883	0.834	0.839).830	.792
583	Nebraska							0	0	o.	0.831	0.835	0.836	.813 0	.817 0.		0	0	o.	0		0	0.870	0.855	0.875	0.840	0.845	.835 (908.
584	Connecticut							0	0	o	0.871	0.870	0.870	.834 0	.839 0.		0	0	17 0.861	0		0	0.916	0.894	0.922	0.873	0.879	.864	.827
282	Ohio							0.829	0 0	0.834	0.845	0.840	0.842	0.810	.815 0.		0 0	0 0	0.82	8 0.84		0 0	0.878	0.859	0.884	0.840	0.845	0.837	.800
286 587	Micnigan Arizona	0.932 0.9	0.905 0.9	0.920 0.898	0.898 0.931	31 0.878	78 0.889 66 0.876	o c	o c	o c	0.886	0.892	0.883	0 2861	869	850 0.8	o c	0 0	28 0.89	926.0		o c	0.945	0.924	0.952	0.906	218.0	2882	853
588	New Jersey							0.845	5 0.793	0.839	0.853	0.858	0.856	.826 0	0		0	862 0.83	38 0.85	2 0.874		0	0.899	0.880	906.0	0.861	0.868	.853 (818
589	Syracuse							0	0	0.829	0.838	0.831	0.833	0 767.0	.800 0.	.0 677.	0	0	3 0.81	3 0.833		0	0.869	0.849	978.0	0.827	0.833	.824 (.786
290	New York						21 0.833	0	0	0.822	0.836	0.837	0.831	.793 0	.796 0.		0	.832 0.802	0.81	7 0.840		7 0.865	0.873	0.852	0.881	0.830	0.838	.822 (.785
591	Richmond							0	0	0.851	0.864	0.862	0.861	0.821 0	.826 0.	802 0.8	0 0	o (36 0.85	1 0.878		0	0.909	0.886	0.916	0.864	0.869	0.852	.815
292	Atlanta							0 0	0.800	0.823	0.866	0.867	0.867	332 0	839	814 0.8	0 0	8/2 0.84	0.86	0.887		0.899	0.913	0.892	0.919	0.872	0.877	0.862	.825
593	Washington, DC						07 0.815	0	0 0	0.808	0.818	0.820	0.819	790 0	793	776 0.8	0 0	20 0.78	98 0.80	9 0.826		0	0.852	0.836	0.859	0.819	0.824	0.813	783
299 4 4	Chicago St Louis	0.864 0.8	80 8880	0.884 0.841	0.841 0.873	01 0.815		0	3 0.765	0.830	0.840	0.831	0.832	0 287.0	30 0	4/4 808 0.8	222 U.8	30 05/8	0.00	0.828		0.855	0.869	0.047	0.876	0.824	0.830	0.820	00.7
596	Sacramento							76 0.864	4 0.812	0.860	0.876	0.880	0.879	.848 0	853 0.	831 0.8	377 0.8	88 0.86	33 0.87	06:0	0.931	0.912	0.928	0.907	0.935	0.888	0.894	778.0	623
262	Northern California							0	0	0.887	0.904	0.906	0.904	0 998.0	.872 0.	847 0.8	899 0.9	12 0.88	33 0.90	0 0.928	3 0.959	9 0.941	0.957	0.934	0.965	0.911	0.918	006.0	.857
598	San Diego							0	5 0.798	0.834	0.848	0.857 (0.857	.836 0	.840 0.	823 0.8	356 0.8	99 0.87	18 0.85	9 0.877	7 0.897	7 0.884	0.895	0.879	0.901	0.865	0.871	.859	.827
299	Southern California	0.891 0.8	0.884 0.8	0.888 0.868	68 0.898	98 0.850		31 0.852	2 0.801	0.844	0.858	0.864	0.863 (.836 0	.840 0.	821 0.8	8.0 0.8	70 0.8	98.0 81	1 0.882	2 0.905	5 0.893	0.904	0.886	0.911	0.869	0.876	.861	.827

# Odd	PPO # PPO Name	R7 R8	RA	RB	RD	E			N R) RP	RQ	RR	RS	H	Ы	D2	D3	D4	D5 [8 DD	0	DL			00	DP	
501	Miami		0.761	0.796			0.773 0.	.0 008.	0.754 0.7	32 0.75	0 0.70	9 0.759		0.767	0.691	0.669	0.675 0	.656 0.		9.0 669.0	9.0 679.0	0.689 0.7	16 0.72	2 0.707	7 0.731	0.684	0.692	0.697	
202	Broward County / Palm Beach	0.789 0.779		128.0	0.802	218.0	o c		o c					0.796	0.73	0.705		0 0					0 0				0.728	0.732	
503	тапра Одалдо			0.820			0		o					0.799	0.719	0.706		0					0				0.730	0.737	
505	Jacksonville			0.828	0.805		0		0			_		0.800	0.719	0.706		0			_	_	0				0.730	0.732	
909	Daytona / Gainesville			0.857			0		0			_		0.821	0.731	0.712		0				_	0				0.739	0.742	
521	Diversified Dental - Las Vegas			0.879	0.840		0		0			_		0.859	0.760	0.761		0			_	_	0				0.795	0.795	
522	Mastercare Dental - Reno	0.907 0.931	0.972	1.015	0.948	0.978	0 0		0 0	.940 0.916	0.867	_	0.938	0.945	0.827	0.789		0.781 0.0752 0	.832 0.4		_	52 0.856	56 0.883				0.843	0.843	
526	Dental Ontions Pricing - Oregon			0.000	0.00		0.874		<i>-</i>					0.003	0.762	0.743		0					0				0.7.30	0.787	
527	Bental Network - Hawaii			0.865	0.831		0		0			_		0.826	0.725	0.709		0			_	_	0				0.743	0.745	
528	Diversified Dental - Reno			0.957			0		0			_		0.938	0.833	0.837		0			_		0				0.876	0.876	
549	Maine			0.902	0.859		0		0			_		0.848	0.738	0.712		0				_	0				0.748	0.750	
220	North Dakota			0.979			0		0			_		0.911	0.801	0.767		0			_		0				0.805	0.807	
221	Nevada			0.847			0		0			_		0.830	0.735	0.737		0			_	_	0				0.768	0.769	
553	Idaho			0.889	0.858		0.855 0.	0 0	839 0.8	49 0.83	0.796	_		0.853	0.770	0.754		0 0					0 0				0.781	0.784	
554 1	Vermont Now Homophin	0.790 0.809	0.847	0.898	0.861	0.8/9	0	0	o	25.0.86	9 0.76(0.839	0.732	0.698		0					0				0.732	0.736	
200	Delaware			0000			0.023	000	20 0.0	36 0.78	7 0 7	0.004	0.00	0.0	0.730	0.007		0 0	770	754 0.7		51 0.747		27.0	207.0	0.7.0	0.778	0.750	
557	Washington			0.0				9	5.0	5	3	0.025	5	5	200	2		>	4	5		0	•	5		3	5	5	
228	Oregon	0.819 0.840	0.871	0.908		0.886	0.862 0.	899 0.8	_	53 0.83	4 0.783	_	0.852	0.858	0.748	_	0.734 0	.708 0.	753 0.	7.0 992	_	64 0.7	79 0.79	6 0.77	7 0.807		0.761	0.762	
529	North Carolina			0.871			0.826 0.	863 0.8	_	11 0.79	0.743	_	0.818	0.817	0.713	_	0 0690	.665 0.	713 0.	725 0.7	_	17 0.7	44 0.75	9 0.73	9 0.769		0.715	0.719	
290	West Virginia			0.865			0	0	810 0.8	20 0.80	5 0.764	_	0.823	0.825	0.734	_	_	0	737 0.	747 0.7	_		0	2 0.756	5 0.781		0.740	0.743	
561	Mississippi		0.820	0.865			0	0		11 0.79	4 0.752	_	0.818	0.817	0.722	_		0	723 0.	734 0.7	_		0				0.725	0.728	
562	Arkansas	0.808 0.823		0.883			0		_	36 0.82	1 0.78	_		0.840	0.748	_		0	752 0.	764 0.7	_		0				0.758	0.760	
563	South Carolina			0.894			0	_	_	31 0.80	9 0.761	_		0.837	0.725	_	_	0	725 0.	737 0.7	_		0				0.727	0.730	
564	Rhode Island			0.837			0	_	_	0		_		0.803	0.709	_	_	0	714 0.	726 0.7	_		O				0.724	0.726	
292	Hawaii			0.831			0	_	_	95 0.781		_		0.798	0.700	_	_	0	.0 902	719 0.7	_		0				0.718	0.720	
266	Pittsburgh			0.803			0	_	_	0	-	_		0.781	0.710	_	_	0	716 0.	724 0.7	_		Ó				0.724	0.726	
267	Philadelphia			0.827			0	_	_	0 '		_		0.798	0.710	_	_	0	715 0.	727 0.7	_		0				0.727	0.729	
268	Alabama			0.864			0			22 0.808		_		0.826	0.737	_		0 0	741 0.	751 0.7			0 0				0.746	0.748	
269	Utan			0.853			0	_	_ `	0 0		_		0.821	0.741	_	_	o 0					0 0				0.747	0.75	
570	lowa Maccockinotto	0.787 0.803		0.882	0.844		0		-	23 0.803				0.829	0.723			5 0			_		5 0				0.728	0.73	
572	Massacruseus Oklaboma	0.794 0.806	0.823	0.861		0.844	0.823 0.0		_	o c				0.0	0.723			<i>-</i>			_		<i>-</i>				0.742	0.738	
573	Charlotta			0.043			0			9 0		_		0.013	0.718	_		<i>-</i>					<i>-</i>				0.720	0 724	
574	New Mexico			0.901			0.857 0.			52 0.834	Ī.	_		0.856	0.745	_		Ö			_		0				0.761	0.763	
575	Texas			0.873			0		_	0		_		0.836	0.738	_		0			_		0				0.751	0.754	
929	Kentucky			0.811	0.788		0		_	0		_		0.785	0.708	_		0			_		0				0.720	0.722	
22.2	Kansas			0.858	0.823		0	_	_	22 0.810		_		0.825	0.732	_	_	0			_		0				0.750	0.752	
228	Wisconsin			0.871			0	_	_	0		_		0.828	0.739	_	_	0			_		0				0.743	0.746	
579	Tennessee			0.842			0	_		0 (_	_		0.804	0.716	_	_	0 0		_	_		0 0				0.722	0.725	
580	Minnesota			0.868			0.828 0.	_		-		-		0.824	0.729	-	_	0 0					0 0				0.739	0.741	
28	Colorado			0.883			0		-					0.848	0.764			5 0					5 0				0.7 75	0.77	
282	Indiana Nebaska	0.780 0.782	0.80	0.835	0.823	0.837	0.805 0	837 0.7	0.797 0.802	05 0.789	0.748	0.800	0.810	0.810	0.722	0.009	0.7,06	0.685	720 0.	0.732 0.7	0.724 0.7	0.727 0.748	37 0.750	0 0.737	3 0.763	0.721	0.732	0.734	
584	Connecticut			0.879	0.845		0	_	_			_		0.836	0.738	_	_	· c			_		0				0.748	0.750	
585	Ohio			0.851	0.824		0		_	0		_		0.814	0.728	_		0			_		0				0.735	0.738	
586	Michigan			0.897			0		_	45 0.828	_	_		0.850	0.743	_		0		_	_		0				0.760	0.761	
287	Arizona		0.850	0.872			0		_	0	_	_		0.842	0.741	_		0		_	_		0				0.766	0.768	
588	New Jersey	0.787 0.804	0.827	0.856		0.841	0	_	_	0		_		0.819	0.718	_	_	0			_		0	0			0.735	0.737	
589	Syracuse			0.843			0		_	0		_		0.805	0.720	_		0			_		0	0			0.723	0.727	
290	New York			0.834	0.813		0.803 0.	_	_	94 0.777		_		0.798	869.0	_	_	0			_		0	1 0.723			0.709	0.712	
591	Richmond			0.875	0.838		0 (0 (_		0.826	0.723	_		0 0		_	_		0 0	0 (0.731	0.734	
282	Atlanta			0.873			0		•	127 0.81	- -			0.831	0.732			5 0	736	747 0.7	_		5 0	0.75	0.784		0.743	0.745	
293	Washington, DC	0.760 0.773	0.792	0.827	0.796		0.792 0.			36 0.77	0.73	_		0.790	10/.0	_		o 0	700	70 0.7			5 0	0.72	0.748		0.75	0.73	
394 4 07	Cricago			0.043		0.034	0	0 0	7.60 0.7	27.0 05.0	0.740		0.800	0.804	0.720		713	o c	730 0.	771	_	90.00	48 U./5	7 0.75	0.700		0.726	0.728	
200	St. Eddis Secremento			0.00			0 0	0 0	- 0.00 - 0.00 - 0.00	26 0.00	0.72		0.022	0.027	0.725		725 0	700	740	753 0.7		55 0.75	63 0.75	20.00	0.70		0.751	0.750	
597	Northern California			0.910			0	0	345 0.8	58.0.83	3 0.787	_	0.856	0.863	0.755	_	741 0	716 0	759 0.7	73 0.7	_	20 07	87 0.80	0.787	3 0.73		0.768	0.770	
298	San Diedo			0.851			0	847 0.8	306 0.8	18 0.80	5 0.758	3 0.794	0.808	0.821	0.723	0.712	722 0	701	730 0.7	744 0.7	_	50 0.7	47 0.76	2 0.74	0.775		0.745	0.747	
299	Southern California			0.861			0.827 0.	858 0.8	311 0.8	23 0.80	9 0.761	0.803	0.817	0.827	0.728	0.712	722 0	700 0.	734 0.	747 0.7	736 0.7	49 0.7	55 0.76	0 0.75	4 0.782	0.734	0.747	0.748	
1							1)		}	,	,	;	,	;	:	1	;		į	,		3	,	,		;	:	

PPO#	PPO # PPO Name	DQ	DR	DS	DΤ	E1	E2	E3	E4	E2				A EB	» EC		ᆸ	EM	EN	EO	EP	EQ	ER	ES	ET	E	F2	F3	F4	F5
501	Miami Broward County / Dalm Beach	0.655 0.0	0.688 0	0.703	0.704 (0.756 (0.729 (0.733	714 0	785 0.	762 0.7	735 0.7	0.744 0.7	786 0.78	38 0.78	35 0.789	9 0.772	2 0.797	0 0	0.751	0.756	0.715	0.763	0.769	0.766	0.764	0.738	0.740	0.724	0.760
503	Tampa								.754 0	; o	0		0	90 0.82	21 0.80	0		0	0	0	0	0.752	0	0	0.798	0.801	0.784	0.789	0.773	0.803
504	Orlando								0 652.0	Ö	0		0	0	0	0	_	0	0	0	0	0.757	0	0	0.802	0.806	0.789	0.794	0.778	0.808
202	Jacksonville								1.754 0	o.	0		0	0	0	0		0	0	o.	0	0.752	0	0	0.799	0.802	0.784	0.789	0.772	0.804
206	Daytona / Gainesville	0.700 0.	0.760 0		0.751 (0.800		0.782 0	1.761 0	0	0		0	0	o.	0	_	0	0	0	0	0.762	0	0	0.815	0.819	0.795	0.801	0.781	0.819
521	Diversified Dental - Las Vegas								.838 C	0	0		0	0	o	0		0	0	0	0	0.831	0	0	0.885	0.890	0.887	0.897	0.880	0.900
522	Mastercare Dental - Reno								.876 C	0 0	0 0		0 0	- 0	0 0	- 0	_	- 0	0	0 0	0 0	0.889	0 0	0 0	0.966	0.972	0.943	0.953	0.922	0.978
926	Premier - Minnesota								0707	<i>-</i>	0 0		0	> 0	<i>-</i>	0		0 0	0 0	<i>-</i>	0 0	0.829	-	0 0	0.000	0.00	0.873	0.000	0.863	0.030
526	Dental Options Pricing - Oregon	0.730 0.	0.793 0	0.787	0.792	0.857	0.834	0.844	J. 918.0	o	0 0		0 0	0 0	o 0	0 0		0 0	0 0	o	0 0	0.820	5 0	0	0.889	0.892	0.868	0.877	0.852	0.896
32 / 50 B	Diversified Dental - Beno								0 200	<i>-</i>	0 0		0 0	0 0	<i>-</i>	0 0		0 0	0 0	<i>-</i>	0	0.7.9	0 0	0 0	0.037	0.000	4 8 8 9	0.0	0.7.99	1.00
549	Maine								781	<i>-</i>	0 0		0 0	0 0	<i>-</i>	0 0		0 0	0 0	<i>-</i>	0 0	1 2 2 0		0 0	0.970	0.303	0000	0.000	0.902	0.000
550	North Dakota								0.830	.893	0		0	19 0.974	74 0.930	0		0	5 0.887	0.895	0	0.843	0.907	0.916	0.916	0.920	0.882	0.830	0.860	0.920
551	Nevada								811 0	C	0		0	0	C	0	_	0	0	C	0	0.804	0	0	0.854	0.858	0.856	0.866	0.849	0.868
553	Idaho								.805 0	Ö	0		0	0	0	0		0	0	Ö	0	0.806	0	0	0.857	0.862	0.841	0.848	0.828	0.864
554	Vermont			0.751				0.786	0 9520	0	0		0	33 0.88	36 0.86	0.87		0	0	0	0	0.765	0	0	0.838	0.839	0.800	908.0	0.778	0.836
555	New Hampshire		0.755 0						0.744 0	.799 0.	811 0	780 0.7	0	11 0.85	58 0.83	36 0.85		0	0.791	0.798	0	0.751	0	0	0.817	0.818	0.785	0.789	0.765	0.817
226	Delaware	0.703 0.		0.756 (0.762 (0.822 (0.793 (0.801	.775 C	.824 0.	837 0.8	312 0.8	0	42 0.88	33 0.8£	5 0.87	2 0.85	0	1 0.815	0.827	0	0.781	0	0	0.843	0.846	0.818	0.825	0.801	0.847
222	Washington														0.87	œ														
228	Oregon							0.824 C	.796 C	.847 0.	864 0.8	338 0.5	0	71 0.91	10 0.87	90.90	1 0.87	8 0.91;	2 0.84	0.855	0.854		0	0.865	0.871	0.872	0.844	0.852	0.826	0.875
228	North Carolina		_					_	.739 С	.796 0.	809	777 0.7	0	10 0.85	58 0.85	3 0.85	0 0.82	0	9 0.788	0.795	0.797		0	0.817	0.814	0.815	0.781	0.786	0.761	0.814
260	West Virginia		_		0.753 (0.783	.762 C	.805 0.	815 0	30 05	0 0	10 0.85	53 0.80	22 0.84		0 0	1 0.796	0.802	0.807		٠ ر	0.820	0.817	0.822	0.797	0.803	0.782	0.822
192	Mississippi		0.738 0	0.738		0.813	797.0		744	./93 0.	805 0.	7.6	0	90 0.8	20 0.82	50.0		0	0.78	0.789	0.795		_ (0.81	0.807	0.830	0.782	0.788	0.765	0.811
202	Arkallsas	0.7.0							7 7 7 0	200	400		0	<i>-</i>	7.000	7 0.00		0	0.0	0.022	0 0		, (5 0	0.007	5 6	0.010	420.0	0.000	5 6 6
564	South Carolina Bhode Island							0.773	751 0	789	800		0 0	0.07	200	0.00		0 0	1 0.286	0.000	0 0		, ,	<i>-</i>	0.027	0.029	0.780	0.799	0.776	0.020
76.7	Hawaii										0		0		33 0.0	4 0.02		0	<i>-</i>	<i>-</i>	0		, .	<i>-</i>	0800	0.000	0.700	0.792	0.775	0.00
566	Pittsburgh									o c	0		0	79 0.85	33 0.28	62.0		0	0	<i>-</i>	0		,	0	0.784	0.210	0.776	0.780	0.767	0.213
567	Philadelphia							_			0		0	0	30 0.81	0 0.82		0	0	0.795	0		, 0	0.800	0.806	0.808	0.792	0.795	0.781	0.811
568	Alabama							_		0	0		0	0	55 0.83	3 0.84		0	0	0	0		0	0	0.822	0.844	0.803	0.809	0.789	0.827
269	Utah							_		0	0		0	0	19 0.83	16 0.84		0	2 0.801	o.	0		0	0	0.821	0.824	0.802	908.0	0.788	0.825
220	lowa	0.683 0.	0.762 0		0.743 (0	0		0	0	38 0.84	1 0.85		0	0	0.807	0.809		0	0	0.825	0.827	0.794	0.800	0.775	0.826
571	Massachusetts							_		0	0		0	0	58 0.83	36 0.85		0	o'	3 0.810	0.812		0	0	0.825	0.827	0.802	908.0	0.786	0.828
572	Oklahoma							_		0 0	0		0	0 (49 0.82	55 0.83		0	0	0.813	0.814		0 (0	0.824	0.827	0.811	0.818	0.800	0.831
5/3	Louisiana										0 0		0 0	0 (42 0.82	0.83		0 0	0 0	0.785	0.792		_ (0 0	0.803	0.824	0.777	0.782	0.759	0.806
9/4	New Mexico	0.712 0.	0.775	0.764	0.7.74	0.838	0.814			<i>-</i>	0 0		>	o c	<i>-</i>	<i>-</i>		>	0	<i>-</i>	0 0			0 0	0.866	0.868	0.845	0.833	0.829	0.872
576	revas Kentuckv							0.758			0		0		06 0.790	<i>i</i> o		0	0	0.773	0			0	0.783	0.787	0.772	0.775	0.762	0.789
22.2	Kansas									0	0		0	0	0	0		0	0	0	0		0	0	0.834	0.838	0.821	0.828	0.809	0.841
218	Wisconsin									0	0		0	0	31 0.84	2 0.85		0	0	0	0.813		O	0	0.823	0.828	0.800	0.805	0.783	0.827
579	Tennessee							0.764 0		o.	0		0	0	o.	o.		0	0	0	0		0	0	0.796	0.800	0.776	0.781	0.762	0.800
580	Minnesota		0.761 0	0.745 (0.752 (0 0	0		0	0 0	57 0.841	0 0		0	0	0 0	0		0 (0	0.831	0.833	0.807	0.813	0.791	0.834
282	Colorado										0 0		0 0		<u> </u>	<u> </u>		0 0	0 0	<u> </u>	0 0		_ (0 0	0.851	0.856	0.834	0.840	0.820	0.857
282 283	Indiana Nebraska	0.687	0.736 0	0.738	0.739 (0.790	0.773	0.781	0.761 0	0.794 0.	805 0.7	790 0.8	0.801 0.80	./94 0.839 .808 0.835	39 0.820 35 0.814	0.831	0.811	1 0.838 3 0.836	8 0.781 6 0.793	0.787	0.793	0.762	0.800	0.807	0.803	0.807	0.798	0.785	0.787	0.807
584	Connecticut									0	0		0		Ö	0		0	0	Ö	0		, 0	0	0.841	0.843	0.817	0.822	0.800	0.844
585	Ohio							_		0	0		0	0	42 0.824	0		0	0	0.795	0		0	0	0.810	0.814	0.791	0.796	0.776	0.814
586	Michigan							_	0.795 0	0	0		0	0	0	o.		0	0	0	0		O	0	0.865	0.868	0.845	0.855	0.829	0.872
282	Arizona								.806 C	o' .	0		0	60 0.883	33 0.8£	5 0.87		0	0	0	0		0	0	0.859	0.863	0.851	0.858	0.840	0.870
288	New Jersey							_	.769 C	o (0		0 '	0 (59 0.83	37 0.85		0 '	0 (0 (0 '		٠,	0 '	0.831	0.832	0.811	0.815	0.796	0.834
283	Syracuse		0.751 0	0.735	0.736	0.789	0.760		7.44 C	o 0	0 0		0 0	0 0	o o ∞ o	o 0		0 0	0 0	o 0	0 0			0 0	0.800	0.803	0.777	0.780	0.761	0.802
59.0	Bichmond	0.687						0.782	757 0	806 0	819 0.7		0	23 0.86	55 0.021	<i>-</i>		0	3 0.702	0.792	0 0		, ,	0.004	0.807	0.003	0.773	0.7.70	0.781	0.001
592	Atlanta								771 0	o	0		0	0	0	0		0	0	0.821	0		, 0	0	0.836	0.838	0.812	0.820	0.797	0.839
593	Washington, DC								0.743 0	0	0		0	89 0.819	9	0		0	0	0.783	0		O	0.792	0.795	0.797	0.775	0.778	0.763	0.796
594	Chicago								0.741 0	~ O	0		0	85 0.83	33 0.82	3 0.83		9 0.83	8 0.776	0.783	0		0	0.806	0.800	0.803	0.773	0.776	0.757	0.800
262	St. Louis							0.788	1.764 G	.809 0.	822 0.	3.0 66	13 0.8	25 0.86	34 0.83	8 0.85	4 0.83	4 0.86	3 0.80	0.813	0.814		0.816	0.825	0.828	0.830	0.805	0.811	0.789	0.831
296	Sacramento							0.811	0.786 C	.831 0.	846 0.8	324 0.8	340 0.8	53 0.88	36 0.85	8 0.87	8 0.85.	8 0.888	9 0.830	0.839	0.838		0.834	0.846	0.853	0.854	0.832	0.837	0.816	0.858
597	Northern California		0.787 0		0.782 (0.831	0.804 C	.855 0.	871 0.1	344 0.8	361 0.8	76 0.91	14 0.88	0.90	8 0.88	5 0.91	9 0.852	0.862	0.861	0.808	0.861	0.873	0.878	0.878	0.850	0.857	0.833	0.881
298	San Diego			0.739 (0.794 (0.802	ر 7781 م	.815 0.	829 0.0	314 0.8	27 0.8	35 0.8t	30 0.8:	35 0.85	2 0.83	7 0.86	3 0.816	0.826	0.825	0.781	0.815	0.826	0.836	0.838	0.824	0.827	0.812	0.843
288	Southern California	0.699 0.				0.817 (0.805	7.82	.v. F28.	835 0.	316 0.4	30 0.0	40 U.bt	99 U.Q	7 U.DC	3 0.84	0.87	3 0.82	0.830	0.830	0.783	0.824	0.835	0.842	0.843	0.823	0.827	0.810	0.846

# Odd	PPO # PPO Name	F.	6	8	Ā	8	6		ب	Ξ		E.	2	Œ	£	E	5	g	ន	G4		95	G7	89	GA	GB	GD (명	Z
201	Miami		l	l	0.752 0.			0	776 0.	7.08 0.7	49 0.754		9 0.72	6 0.771	0.775	0.768	0.806	0.763	0.765	0.746	0.789	0.795 (0.761	0 997.0	0 692.0		830 0.8	324 0.8	.805 0.	830
502	Broward County / Palm Beach							0	_	0	0		0	8 0.806	3 0.812	0	0.828	0.798	0.802	0.784		0.826	_	0.805 0	0		0	_	334 0.	855
203	Tampa							0 (_	0 0	0 0		0 (0	0 0	0	0.826	0.798	0.803	0.785		0.827		0.808.0	0 (0 0		0 0	855
505 505	Orlando	0.815 0.7	0.795 0.8	0.801	0.806 0.9	0.837 0.	0.828 0.0	0.834 0.0			0 0		o c	0 0		0 0	0.830	0.802	0.807	0.789		1831		0 278.0	5 0		ى د		o c	858
200	Daytona / Gainesville							0	_	Ö	0		0	0	Ö	0	0.846	0.811	0.817	0.795		0.848		0.823 0	0		, 0	_	0	882
521	Diversified Dental - Las Vegas			0.913 0.	0.917 0.	0.932 0.		0.924 0.	_	o	0		0	0	o	0	0.906	0.898	0.908	0.889		0.926	_	0.921	0		0	_	0	946
522	Mastercare Dental - Reno							_		o.	0		0	0	o.	_	1.007	0.969	0.978	0.944		1.028		1.013	_		_		-	980
524	Premier - Minnesota							0	_	o.	0		0	0	o.	0	0.912	0.890	0.897	0.876		0.926 (_	0.913 0	0		0	_	0	928
526	Dental Options Pricing - Oregon							0	_	o.	0		0	0	o.	0	0.931	0.895	0.903	0.875		0.943 (_	0.923 0	0		0	_	0	686
527	Rental Network - Hawaii		_					0 1	_	o ,	0 1		0	0	o ,	0 ,	0.879	0.840	0.844	0.823		0.878		0.857 0	۰,		٠,		0 1	918
228	Diversified Dental - Reno							1.021		<u> </u>	- <		5	0	<u> </u>	- 0	0.993	0.994	000-	0.987		1.021	•	1.032	- 0		- (•	-	5 6
0.45 0.75 0.75	Maine North Dakota	0.874 0.8	0.844 0.8	0.850	0.876 0.3	0.918 0.	0.891 0.0	0 0	951 0.8	9.0 /16.0	855 U.80	19 0 921	0.816	0.858	0.878	0.875	0.907	0.860	0.866	0.838		216.0	0.873	0 639.0	954 1	948	1,000	019 0.8	0.929	202
, r	Nevada								_	<i>-</i>	0			0	<i>-</i>	0	0.32	0.866	0.876	0.00		1080	_	9886					39.5	900
553	Idaho							0	_	o c	0		0	0	o c	0	0.00	0.855	0.861	0.839		0.890	_	0 869	0		, ,	_	398	200
554	Vermont							0.892 0.4	_	398 0.8	27 0.8		0	0	0.858	0.852	0.891	0.834	0.839	0.807		0.890	0.843	0.853 0	.864 0		, 0	940 0.9	908	947
555	New Hampshire							0	_	370 0.8	0.0 0.8		0	0	0.836	0.829	0.865	0.815	0.819	0.792	0.853	0.863	0.821	0.830	0.839 0		. 0	306 0.8	379 0.	913
556	Delaware		0.832 0.8					0.891 0.8	871 0.8	897 0.8	41 0.8		0	9 0.857	0.863	0.861	0.883	0.842	0.849	0.822	9.876	0.888	0.853	0.862 0	0.871 0		0	327 0.9	903 0.	932
222	Washington					0	0.907																			0				
228	Oregon	0.889 0.8		0.876 0.8				0.924 0.9	902 0.	330 0.8	71 0.8	77 0.87	77 0.83	1 0.880	0.891	0.891	0.919	0.876	0.883	0.854	0.912	0.926 (0.889	0.900	0.910 0	.0 096.	954 0.9	968 0.9	942 0.	975
229	North Carolina							0.863 0.8	840 0.0	3.0 698	05 0.8	10 0.81	3 0.76	9 0.828	3 0.833	0.827	0.862	0.811	0.816	0.787	0.850	0.861 (0.819 (0.829 0	.838 0	.0 668.	0	906	378 0.	913
260	West Virginia							0.857 0.4	840 0.8	362 0.8	13 0.8		3 0.78	4 0.831	0.837	0.830	0.849	0.813	0.818	0.795	0.842	0.851 (0.819	0.825 0	.832 0	.883 0.	0	.882 0.8	361 0.	887
261	Mississippi							0.851 0.4	830 0.4	357 0.8	00 0.8		2 0.76	9 0.823	828	0.820	0.841	0.799	0.804	0.779		0.842 (0.807	0.814 0	.823 0	.882 0.	0	378 0.8	354 0.	884
295	Arkansas							0	o.	386 0.8	35 0.8		17 0.80	7 0.852	0.857	0.854		0.832	0.837	0.814		0.870	0.843	0.849 0	.857 0		0	301 0.8	380 0.	808
563	South Carolina				0.836 0.			0.879 0.	.854 0.8	885 0.8	18 0.8	823 0.82	96 0.78	2 0.842	0.848	0.841		0.824	0.828	0.799		0.875	0.832	0.842 0	.853 0		0	922 0.8	393	928
564	Rhode Island							0	0	346 0.8	04 0.8		0	0	0.823	0.819		0.809	0.811	0.793		0.841	0.814	0.821 0	.826 0		0	0	352 0.	875
265	Hawaii							0	0	350 0.8	05 0.8		0	8 0.816	0.823	0.821		0.814	0.817	0.798		0.849 (0.821	0.829 0	.834 0		0	879 0.8	.860 0.	988
999	Pittsburgh							0	0	314 0.7	85 0.7		0	0	0.799	0.796		0.786	0.789	0.776		0.808	0.790	0.794 0	.797 0		0	0	313 0.	829
267	Philadelphia							0	0	344 0.8	06 0.8		0	0	0.822	0.820		0.810	0.813	0.797		0.839	0.815	0.822 0	.826 0		0	0	349 0.	870
268	Alabama							0.860 0.4	844 0.8	3.0 998	19 0.8		0	0	0.840	0.836		0.818	0.823	0.801		0.854 (0.826	0.832 0	.838 0		0	0	.863 0.	888
269	Utah							0	0	o.	0		0	0	3 0.838	0.831		0.820	0.823	0.804		0.852 (0.822	0.827 0	.832 0		0	0	362 0.	988
220	lowa				0.835 0.8			0	.851 0.8	o ,	818 0.82		0	3 0.839	0.845	0.839		0.822	0.827	0.800		0.871	0.831	0.841 0	.850 0		0	0	.887 0.	920
571	Massachusetts							0 0	0	o (0 0		0 (0	0.843	0.839		0.826	0.830	0.808		0.866	0.833	0.841 0	0.847 0		0 0	0 (379 O.	200
2/5	Oklahoma	0.839 0.8	0.822 0.8	0.831	0.839	0.865 0.	0.849 0.	o 0	84/ 0.8	<u> </u>	0 0		0 0	0 0		0 0		0.828	0.834	0.815		0.860	0.837	0.843 0	0.848		0	884 0.8	.869	688
0 70	Louisiana New Mexico							0.040	0 0	<i>-</i>	<i>-</i>		0	0 0	0.023	5 0		0.7.90	0.000	0.770		0.000	2000	900	70.0		> <		000	0 6
7 4	Town							0	0	<i>.</i> .	<i>-</i>		0	0		<i>-</i>		0.00	0.070	0.000		7-000	0.000	0000	966		0	0	200	- 0
576	Kentucky							0.812 0.4	800 008	816 0.7	0		0	1 0.793	0.799	0		0.783	0.786	0.771		0.808	0.787	0.792 0	795 0		0	0	315 0.	833
577	Kansas							0	0	0	0		0	0	o	0		0.838	0.844	0.824		0.871	0.848	3.855 0	0 098.0		0	0	381 0.	905
578	Wisconsin							0	0	· ·	Ö		0	0	0.843	0.835		0.818	0.823	0.799		0.858	0.823	0.830	0.837 0		0	0	369	897
579	Tennessee							0	0	Ö	Ö		0	0	0	Ö		0.792	0.797	0.775		0.828 (0.797	0.803 0	0 608.0		0	0	338 0.	863
280	Minnesota							0.875 0.4	0	0	Ö		0	0	o.	Ö		0.831	0.836	0.812		0.873	0.840	0.848 0	.856 0		0	0	386 0.	914
281	Colorado							0	0	o ·	0		0	0	o ·	0		0.849	0.855	0.833		0.885	0.856	0.862 0	.868 0		0	0	393 0.	917
582	Indiana Nobraska	0.815 0.7	0.787 0.0	0.795 0.4	0.804 0.4	0.849 0.	0.834 0.	0.842 0.9	823 0.8	847 0.7	795 0.78	799 0.806	0.767	7 0.817	0.822	0.813	0.837	0.798	0.802	0.779	0.828	0.836	0.802	0.808.0	0.815 0	.868	0.865 0.8	.868 0.8	.847 0.	874
200	Coppositout							0 0	0 0	<i>.</i>	<i>-</i>		0 0	0 0	<i>-</i>	<i>-</i>		0.0	0.0	0.002		2000	0.021	950	986		0 0	0 0	5 0	4 700
285	Ohio							0	0		0		0	0	0	0		0.806	0.811	0.790		0.842	0.811	0.817 0	823 0		0	0	351	876
586	Michigan							0	0	o	0		0	0	0.886	0.889		0.869	0.878	0.851		0.916	0.886	0 968.0	0 906.0		0	0	329	928
287	Arizona					0.905 0.		0	0	0	0		0	0	3 0.878	0.882		0.869	9.876	0.856		0.902	0.881	0 688.0	.894 0		0	0	911 0.	932
588	New Jersey							0	0	0	Ö		0	0	0.848	0.846		0.839	0.842	0.821		0.876 (0.845 (0.855 0	0.861 0		0	o.	389 0.	917
289	Syracuse							0	0	o.	0		0	0	8 0.818	0.808		0.796	0.799	0.778		0.832 (0.798	0.804 0	0.810 0		0	o.	843 0.	870
290	New York							0	0	849 0.7	793 0.80		0	2 0.811	0.817	0.813		0.810	0.813	0.791		0.852	0.814	0.823 0	.828 0		0	3.0 688.	366 0.	897
291	Richmond							0	0	o ,	0		0	0	3 0.844	0.840		0.823	0.828	0.803		0.868	0.832	0.841 0	.850 0		0	307 0.8	383 0.	913
292	Atlanta							0 (0 0	886 0.8	35 0.8		0 (0.847	0.854	0.853		0.836	0.843	0.818		0.879	0.846	0.854 0	0 1987		0 (914 0.8	392 0.	920
593	Washington, DC			0.790 0.	0.797 0.4			0.827 0.9	0 0	332 0.7	89 0.7		0 0	0 0	0.808	0.805		0.798	0.800	0.783		0.829	0.801	0.808.0	0.811 0		0 0	857 0.8	340	863
294 407	Cilicago St Louis	0.808 0.7	0.773			0.839 0.	0.834 0.0	0 0	0.0	243 U.,	26 0.79		0.70	0.010	0.018	0.00	0.042	08/0	0.730	9//0		458.0	987.0	0.802	953 0		0	909	940	0/0
292 796	St. Louis Sacramento							0 0	<i>-</i>	905 0.8	54 0.0	859 0.850	0.78	0.040	0.046	0.0	0.000	0.020	0.034	0.840	0.039	0.000	0.030	0.040	288	930	9080	38 0.0	9 9	944
597	Northern California							0	0	335 0.8	75 0.8	· ·	0.00	3 0.886	0.897	0.895	626.0	0.884	0.889	0.862	026.0	0.932	0.894	0.905	914 0	963	964 0.9	374 0.9	48	186
298	San Diego							0.873	359 0.8	379 0.8	30 68	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0.81	1 0.844	0.854	0.853	0.871	0.845	0.848	0.831	0.867	0.876	0.853	3.861 0	865 0	897	896 0.9	903 0.8	988	606
299	Southern California							0.881	365 0.8	388 0.8	41 0.8	47 0.84	8 0.81	1 0.850	0.859	0.857	0.884	0.850	0.853	0.834	0.876	0.886	0.857	0 9980	871 0	908	912 0.9	918 0.8	388	924
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081 0820 0780 0820 0820 0820 0782 0782 0772 0782 078	County / Palm Beach 0,077,9 0,774 0,774 0,724 0,024 0,027 0,023 0,023 0,023 0,024 0,	0.733 0.745 0.736 0.737 0.737 0.746 0.738 0.746 0.738 0.746 0.739 0.746 0.862 0.806 0.806 0.806 0.806 0.806 0.806 0.806 0.806 0.806 0.806 0.806 0.806 0.709	0.757 0.758 0.758 0.779 0.887 0.887 0.899 0.793 0.793 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775	0.762 0.765 0.765 0.765 0.852 0.838 0.838 0.838 0.822 0.822 0.822 0.822 0.822 0.823 0.739 0.743		0.779 0.778 0.778 0.778 0.778 0.828 0.845 0.886 0.886 0.886 0.888 0.888 0.888 0.888 0.888 0.888 0.888 0.888 0.888 0.898 0.799	0.774 0.775 0.775 0.0776 0.0838 0.0838 0.0838 0.0847 0.0847 0.0812 0.0812 0.0813 0.0832 0.083	0.755 0.755 0.755 0.757 0.828 0.820 0.820 0.779 0.772 0.772 0.775	0.767 0.768 0.768 0.772 0.772 0.843 0.832 0.832 0.790 0.792 0.793 0.764 0.767 0.766 0.776	0.761 0.761 0.765 0.765 0.823 0.824 0.724 0.725	
The control of the co	0.810 0.814 0.825 0.786 0.828 0.837 0.828 0.847 0.811 0.811 0.818 0.829 0.786 0.823 0.837 0.832 0.837 0.831 0.831 0.831 0.831 0.831 0.832 0.345 0.834 0.829 0.344 0.824 0.241 0.84	0.738 0.746 (0.738 0.746 (0.738 0.746 (0.738 0.746 (0.747 0.754 0.862 0.816 0.816 (0.759 0.816 0.816 0.816 0.816 (0.759 0.768 0.757 0.768 0.757	0.758 0.762 0.762 0.762 0.887 0.887 0.889 0.793 0.793 0.792 0.772 0.753 0.7753	0.765 0.770 0.770 0.775 0.845 0.838 0.838 0.838 0.838 0.822 0.822 0.822 0.822 0.823 0.739 0.773 0.773 0.773		0.778 0.778 0.779 0.796 0.828 0.845 0.845 0.886 0.886 0.886 0.886 0.886 0.886 0.886 0.886 0.886 0.887 0.887 0.797 0.797 0.799 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790 0.790	0.775 0.776 0.776 0.776 0.787 0.838 0.838 0.847 0.841 0.882 0.882 0.883	0.756 0.761 0.763 0.763 0.828 0.820 0.820 0.779 0.772 0.772 0.772 0.772 0.775	0.768 0.772 0.772 0.773 0.843 0.897 0.897 0.8981 0.8986 0.9080 0.7080 0.7087 0.7080	0.765 0.765 0.776 0.823 0.823 0.823 0.823 0.823 0.823 0.823 0.823 0.823 0.823 0.823 0.823 0.810 0.774 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.774 0.775 0.772 0.772 0.772 0.772 0.772 0.774 0.775 0.776 0.776 0.776 0.777 0.777 0.777 0.777 0.777 0.778 0.778 0.777 0.778	
Chemical Control of the Control of t	Calmesville	0.743 0.750 0.746 0.746 0.746 0.746 0.746 0.806 0.820 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.705	0.762 0.7758 0.7758 0.780 0.887 0.887 0.780 0.793 0.793 0.775 0.775 0.775 0.775 0.775	0.770 0.777 0.085 0.099 0.099 0.099 0.093 0.038 0.082		0.779 0.779 0.796 0.842 0.842 0.842 0.842 0.833 0.833 0.797 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799 0.799	0.776 0.776 0.0797 0.0838 0.0848 0.0848 0.0848 0.0848 0.0848 0.0884 0.0884 0.0882 0.0883	0.761 0.757 0.768 0.828 0.820 0.820 0.749 0.779 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.775	0.772 0.768 0.843 0.843 0.841 0.835 0.790 0.795 0.785 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767 0.767	0.765 0.778 0.811 0.825 0.825 0.825 0.826 0.806 0.806 0.807 0.774 0.774 0.772 0.784 0.787 0.787 0.787 0.787 0.787 0.787	
The control of the co		0.738 0.746 0.038 0.748 0.054 0.080 0.820 0.820 0.820 0.820 0.820 0.751 0.802 0.751 0.802 0.753 0.752 0.753	0.758 0.826 0.887 0.887 0.889 0.789 0.789 0.779 0.775 0.775 0.775 0.775	0.7755 0.852 0.893 0.093 0.093 0.093 0.093 0.073		0.776 0.828 0.8142 0.8142 0.8142 0.8142 0.8142 0.8143 0.8143 0.8143 0.8144 0.7764 0.7766 0.7766 0.7766 0.7766 0.7766 0.7766 0.7766	0.776 0.776 0.838 0.838 0.848 0.848 0.848 0.848 0.889 0.889 0.889 0.899 0.790 0.790 0.791 0.775 0.775 0.775	0.757 0.828 0.829 0.829 0.829 0.770 0.772 0.753 0.756 0.756 0.758	0.768 0.841 0.881 0.897 0.897 0.896 0.906 0.906 0.815 0.783 0.767 0.767 0.767 0.767 0.767 0.768	0.762 0.815 0.816 0.816 0.825 0.825 0.782 0.783 0.774 0.775 0.778	
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Control Cont	Archaniar Las Vagas 10916 0.922 0.922 0.924 0.886 0.906 0.918 0.936 0.941 0.922 0.924 0.886 0.906 0.918 0.905 0.941 0.941 0.941 0.941 0.949 0.959 0.944 0.905 0.944 0.922 0.934 0.882 0.936 0.946 0.947 0.939 0.944 0.942 0.944 0.942 0.948 0.945 0.944 0.942 0.944 0.942 0.944 0.942 0.943 0.943 0.943 0.944 0.942 0.944 0.942 0.944 0.942 0.944 0.942 0.943 0.943 0.943 0.944 0.942 0.944 0.942 0.944 0.942 0.944 0.942 0.944 0.942 0.949 0.943 0.944 0.942 0.944 0.942 0.949 0.943 0.944 0.942 0.944 0.942 0.949 0.943 0.944 0.942 0.944 0.942 0.949 0.943 0.944 0.942 0.944 0.942 0.949 0.943 0.944 0.942 0.944 0.942 0.949 0.944 0.942 0.944 0.942 0.949 0.944 0.9	0.896 0.895 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.896 0.797 0.798 0.797	0.820 0.820 0.819 0.819 0.899 0.779 0.775	0.845		0.828 0.845 0.845 0.845 0.845 0.845 0.845 0.845 0.848 0.848 0.848 0.848 0.848 0.749 0.749 0.776 0.776 0.776 0.776	0.838	0.828 0.828 0.829 0.820 0.929 0.779 0.772 0.772 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775	0.843 0.843 0.847 0.832 0.926 0.806 0.815 0.783 0.764 0.764 0.766 0.766 0.766 0.766 0.766 0.766 0.766 0.766 0.766 0.766 0.766	0.811 0.825 0.823 0.823 0.884 0.784 0.774 0.775 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.772 0.773 0.774 0.776 0.776 0.777	
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Control Cont	Minnesota 0.910 0.917 0.919 0.808 0.808 0.908 0.908 0.909 0.900 0.	0.795 0.816 0.755 0.755 0.755 0.769 0.816 0.820 0.820 0.820 0.816 0.820 0.820 0.820 0.720 0.720 0.730 0.725 0.732 0.732 0.732 0.732 0.732 0.732 0.732 0.732 0.732 0.732 0.733 0.733 0.733 0.733 0.733 0.733 0.733 0.733 0.733 0.733 0.733 0.733 0.733 0.733 0.740 0.733 0.740 0.733 0.740 0.733 0.740 0.733 0.740 0.733 0.740 0.751 0.753 0.740 0.753 0.753 0.750 0.753 0.750 0.753 0.750 0.753 0.750 0.751 0.751 0.751 0.752 0.753	0.826 0.780 0.780 0.899 0.792 0.812 0.792 0.793 0.773 0.773 0.773 0.773	0.846 (0.938 (0.		0.845 0.804 0.804 0.823 0.883 0.833 0.833 0.797 0.799 0.799 0.799 0.790 0.790 0.790 0.790 0.790 0.776	0.844	0.829 0.779 0.779 0.800 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775	0.841 0.790 0.790 0.856 0.815 0.815 0.783 0.764 0.764 0.766 0.767 0.776	0.825 0.782 0.782 0.886 0.886 0.884 0.784 0.775 0.772 0.772 0.773 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775 0.775	
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501	Miami	o	-	2	4	ςı.	0.586 0).582 G	0.586 0	.579 0.	579 0.5	9.0 069	1.609 0.575	5 0.58	9 0.583	0.594	0.574	0.611	0.596	0.581 0	0.581 0	0.589 0	.599 0.	.579 0.	581 0.	586 0.567	67 0.58	35 0.58	37 0.588	<u></u>
502	Broward County / Palm Beach							0 609.0	.613 0	o.	307 0.6	315 0.6	0	0	3 0.610	0.623	0.602	0.638	0.620	0.612 0	J.613 G	0		o.	o -			0	0	2
203	Tampa							0.653 0		O	0		0	_	0	0	0.646	0.684	0.664 (0				0	0				0	82
504	Orlando			0.637 0				0.644 0		0	0		0	_	0	O	0.637	0.674	0.655	0				0	0				0	61
202	Jacksonville							0.655 0		0	0	.662 0.6	0	_	0	0	0.649	0.688	0.668	0				o.	0				9 0.662	Ŋ
206	Daytona / Gainesville							0.626 0		Ó	0		0		0	0	0.619	0.662	0.641	0				o.	0				0	င္တ
521	Diversified Dental - Las Vegas					0.753 0		0.768 0		O	0		0	_	0	0	0.759	0.808	0.770	0				o.	0				0	4
522	Mastercare Dental - Reno							0.826 0		Ó	0		0	_	0	0	0.822	0.898	0.861	0				o.	0				0	೮
524	Premier - Minnesota							0.702 0		0	0		0	_	0	0	0.693	0.735	90.70	0				0	0				0	4
526	Dental Options Pricing - Oregon		0.677 0					0.701 0		Ó	0		0	_	0	0	0.692	0.751	0.718	0				o.	0				0	0
527	Rental Network - Hawaii							0.618 0		0.610 0.	9.0 609		0	_	9 0.624	0.635	0.602	0.640	0.624	0				0	614 0.			0.611	0	0
258	Diversified Dental - Reno							0.872 0		o	0		0	_	0	0	0.870	0.919	0.867	0				o.	0				o	9.
549	Maine							0.664 0		Ó	o	.677 0.7	0	_	0	0	0.653	0.715	0.691	0				o.	0				74 0.67	7
220	North Dakota							0.701 0		0	0	20 0.756	56 0.690	0.707	0	0	0.691	0.753	0.726	0.700	0.702 0		0.730 0.	0.694 0.	0	.704 0.6	72 0.701		0.7	_ :
551	Nevada							0.642 0).647 C	.649 0.	.635 0.6	346 0.6	0	_	3 0.643	0.664	0.633	0.673	0.643	0				o.	643 0.1			21 0.631	31 0.6	9
223	Idaho							0.693	0 269.0	0	687 0.7	703 0.7	0	_	0	0.715	0.684	0.724	0.705	0				.686 0.	.0 689			34 0.69	90 0.6	96
224	Vermont							0.610 0	.615 C	.611 0.	610 0.6	325 0.6	0	0	7 0.610	0.631	0.601	0.661	0.639	0.605 C).604 C	0		.606 0.	0 609	617 0.5	87 0.61	19 0.62	24 0.62	Ŋ
222	New Hampshire							0.594 0).599 C	.592 0.	290 0.6	908 0.6	.636 0.586	6 0.604	0.596	0.613	0.584	0.634	0.617	0.593 C).591 C	.605 0	.619 0.	.590 0.	592 0.	598 0.5	73 0.56	99 0.60	93 0.6	က္က
929	Delaware	0.629 0.6	0.619 0	0.627 0	0.611 0	0.635 0	0.642 0	0.640 0	.645 C	.639	534 0.6	9.0 450	9.0 6/9	0	0.644	0.663	0.630	0.677	0.655	0.643 ເ).644	0.646	.659 0.	.633 0.	637 0.1	641 0.e	15 0.65	36 0.64	9.0	9
557	Washington							0.695		i	0.7	707	•	0 '							į		•		į	į				
228	Oregon		0.652 0		0.642 0	0.6/1 0		0.673 0	680 	.678	569 0.6	987 0.7	713 0.660	0.681	0.672	769.0	0.663	0.721	0.694	0.6/4 C).6/6 (0.683	. 707	.667 0.	6/3 0.0	679 0.6	44 0.67	0.675	9.0	4 8
559	North Carolina							0.583 0	7.588	~ ·	120 0.5	97 0.6	750 759	0 (0.584	0.602	0.574	0.626	0.607	1,581	7.5/9	0.595	0 0	.579 0.	282	2288	50.05	39 0.58	4. C.O.	2 0
260	West Virginia				_			0.644 0).648 C	.643 0.	640 0.6	555 0.6	0 (0 (0.64	0.663	0.636	0.678	0.658	0.645 C).646 C	o (0 (.638 0.	640 0.1	645 0.6	o (o .	7 0.6	<u>م</u>
561	Mississippi					0.648 0		0.720 0	0.654 0	.650 0.	647 0.7	65 0.6	93 0.643	3 0.700	0.654	0.672	0.642	0.691	0.669	0.649 C	0.651	.659 0	.672 0.	.644 0.	646 0.1	652 0.6	28 0.65	0.655	55 0.6	90
295	Arkansas 6 : 6 :	_						0.709 0	7.714 C		7.09 00.7	20 0.7	0 (0 (<u> </u>	o (0.703	16/10	0.727	J 0L/J)./14 C	0 (0 (./04 0.	/0/		o (0 (<u> </u>	و م
563	South Carolina							0.604 0	0 609.0	.602 0.	0 (51 0.596	0 (o (0 (0.594	0.646	0.627	0.603 0	0.601	0 (.630 0.	.599 0.	0 (82 0.609	0 '	3 0.613	<u>ო</u> :
564	Rhode Island							0.636 0	.640 C	o	o .		0	0.635	o.	0.653	0.625	999.0	0.647	0.639 0) 689.	0	0	o -	634 0.1		o	0	9.0 9.	Ξ
292	Hawaii							0.603 0	0.608 ເ	0	0		0	0	o.	0	0.589	0.627	609.0	0.605 C		0	_	o.	o -		0	0	0	90
266	Pittsburgh							0.646 0	0.649 0	.645 0.	641 0.6	.651 0.6	0	3 0.644	4 0.648	0.660	0.638	0.670	0.652	0.651 0	0.652 0	0	_	o.	644 0.	.647 0.6	0	39 0.644	4 0.649	61
292	Philadelphia							0.637 0	.642 C	o	0		0	0	o.	0.653	0.626	0.665	0.646	0.641 0		0	_	o.	0		0	0	0	2
268	Alabama							0.731 0).664 C	0	360 0.7	72 0.6	0	0	0	o	0.654	0.700	0.678	0.660 0		0	_	0	o -		0	0	0	82
269	Utah	9.0 669.0	0.631 0				0.648 0	0.645 0	1.649 G	.644 0.	641 0.6	53 0.6	0	6 0.648	3 0.647	0.661	0.637	9.676	0.658	0.647 0	0.647 0	0	_	0	0		0	14 0.648	0	00
570	lowa	0.607 0.5	0.593 0	0.600 0	0.583 0	0.611 0	0.617 0	0.612 0	0 219	0	607 0.6	326 0.6	0	0	0	0	0.602	0.652	0.633	0.612 0		0		0	0		0	0	0	S
571	Massachusetts						0.644 0	0.639 0	0.644 0	0	0	9.0 059	0	0	0	0.658	0.629	9/9/0	0.656	0.641 0		0	_	0	0		0	0	0	91
572	Oklahoma	0.658 0.6					0.674 0	0.673 0	0.879.0	0	0		0	_	0	0	0.664	90.70	0.682	0.679.0		0		0	0		0	0	0	82
573	Louisiana		0.591 0					0.673 0	0.612 0	.610 0.	607 0.7	_	0	_	0	0.627	0.601	0.648	0.627	0.606 0		0	_	0	0	611 0.5	0	10 0.614	0	2
574	New Mexico							0.668 0	0.674 0	0	0	680 0.7	0		9 0.669	0	0.657	0.710	0.683	0.672 0		0		0	0		0	0	0	72
575	Texas	0.654 0.6	0.646 0	0.654 0	0.639 0		0.668 0	0.664 0	0	0	0		0	_	0	0	0.655	0.703	0.679	0.667 0		0	_	0	0		0	0	0	2
929	Kentucky		0.612 0	0.617 0	0.607 0	0.621 0	0.626 0	0.626 0	0	0	0		0	_	0	0	0.617	0.650	0.633	0.630 0		0	_	0	0	.626 0.6	0	_	0	53
22.2	Kansas	0.663 0.6	0.659 0	0.667 0	0.653 0		0.679.0	0.679.0	0.684 0	0	0	.087 0.7	0	_	0	0.700	0.668	0.712	0.687	0.685 0	0.687 0	0	_	0	0		0	_	0	33
218	Wisconsin							0.635 0	0 689.0	0	.632 0.6		0	_	0.639	0	0.627	0.671	0.652	0.636 0		0	_	0	.632 0.0		0	36 0.640	10 0.641	Ξ
579	Tennessee	0.580 0.5			0.565 0		0.589 0	0.587 0	0 065.0	0	0		0	_	0	0	0.579	0.616	0.599	0.589 0		0	_	0	0		0	_	0	75
280	Minnesota							0.646 0	0.651 0	.646 0.	.641 0.6		0	_	0.648	o	0.636	0.685	0.663	0.648 0	0.648 0	0	_	0	644 0.0		0	14 0.650	0.653	က္က
281	Colorado							0.999.0).670 C	0	0		0	_	o.	0	0.659	0.701	0.679	ე 699.0		0	_	o.	o .		0	_	Ó	2
582	Indiana							0.597 0	0.601 0	0 0	0 0	608 0.632	32 0.590	0.602	0 0	0	0.589	0.630	0.613	0.598 C		0.604 0.	.615 0.	0.593 0.	0 0	599 0.5	80 0.599	99 0.602	0	ღ :
200	Consocioni	0.633 0.6	0.000	0.030	0.624	0.040	0.647	0.040	0.000	645	649	0.0 0.0	> C		0.630	0.000	0.637	0.070	0.000	0.000	0.624	> C		<i>-</i>	645		o c		0.00	- 2
1 8 6	Obio							0.624	1627 0	<i>i</i> c	0 0				<i>-</i>	0 0	0.037	0.000	0.004	0.046				<i>-</i>	<i>-</i>				0	ţg
286	Michigan							0.021	1671		<i>-</i>	677	0 0	_	<i>-</i>	0	0.654	0.000	0.037	7 668		0 0	_	<i>i</i> c	<i>-</i>		0 0	0 0	7.00	3 2
587	Arizona							0.692 0	0 869'	.0 969	683 0.7	_	0	989.0	0.693	0.715	0.680	0.726	0.698	0.701 0	0.704 0	0	706 0.	0	691	694 0.6	0	76 0.685	55 0.69	7 76
588	New Jersey							0.630 0	0.635 0	0	0		0	0	o	0	0.617	0.663	0.642	0.632 0		0	_	o	0		0	0	0	92
589	Syracuse				0.583 0			0.605 0	0 609.0	0	0	0	.639 0.598	0	0.608	0	0.597	0.638	0.621	0.606 0).605 G	0	.623 0.	0	603 0.0		0	0	9.0 0	=
290	New York	0.556 0.5	0.548 0	0.554 0	0.541 0		0.567 0	0.565 0	0 695.0	0	0	575 0.5	0	0	0	0.577	0.550	0.591	0.577	0.562 0		0	_	0	0		0	0	96 0.57	Έ.
591	Richmond					0.610 0		0.615 0	0.620 0	.611 0.	9.0 209	329 0.6	0	1 0.615	5 0.619	0.636	0.604	0.649	0.630	0.617 0	0.617 0	0	.633 0.	0	611 0.	.615 0.5	92 0.612	0	9.0 9	0
292	Atlanta							0.631 0	ე.636 ი	.633 0.	928 0.6	941 0.6	0	0	7 0.631	0.650	0.622	0.672	0.648	0.631 C).633 C	0	0	.625 0.	630 0.		0	0	35 0.63	စ္က
293	Washington, DC				_			0.596 0	0.601 0	.591 0.	588 0.6	304 0.6	20 0.580	0 (0.596	0.610	0.585	0.621	0.605	0.598 C).598 C	0 (0 (.590 0.	594 0.1	597 0.5	0 0	90 0.595	95 0.60	2 5
594 FOR	Chicago 8+ 1 auis	0.591 0.5	0.5/9 0	0.584 0	0.5/1 0	0.593 0	0.597 0	0.592 0	1.596 C	590 0.	590 0.6	0.6	646 0.586	0.60	0.594	709.0	0.584	0.626	0.610	0.591 C).590 C	0 109.0	.612 0.	.588 0.	290	596 0.5	0.5/6 0.55	0.595	0.0	<u>1</u> 20
796	Secremento	_						0.661	1668	663	554 0.6	73 0.6	<i>-</i>	<i>-</i>	0.01	0.000	0.002	0.040	0.023	0.013	0.010	668 0	0 0	656 0	661	665 0.6	634 0.65	36 0.662	0.0	· 0
592	Northern California							0.658	1664	661	552 0.6	370 0.6	94 0.62	0.00	0.00	0.000	0.647	0702	0.678	0.659	0 0990	667 0	683	653	658 0.1	9.0	30.0	36 0.66	0.00	2 12
200	San Diedo							0.663	669	663	354 0.6	270 0.6	24 0.62	0.00	0.00	0.000	0.651	0.02	0.679	0.669	0.674	665	678	656 0	662	900	37 0.65	20.00	900	. %
299	Southern California							0.652 0	.658 0	651 0.	642 0.6	361 0.6	78 0.632	2 0.65	0.652	0.670	0.639	0.684	0.663	0.655 0).657 0	.655 0	.0 699.	.645 0.	651 0.0	654 0.6	26 0.64	14 0.65	0.6	2 22
														:	:		;						•	!			i		:	2

# Cdd	PPO # PPO Name	5	õ	ë	8	05	90	0	ő	ē	9	σ	000	o c	G		Ö	ᇹ	ō	ċ	Š	ō	N C	Z	S	9	g	BC	y.	5
501	Miami	0	က	ω	ω	4	l_	0.576 0	0 0851	0	.570 0.	583 0.6	1.601 0.56	35 0.57	7 0.580	0.588	0.566	0.600	0.585	0.577	0.577	0.579	0.588 (0.570	0.573 0	0.578 0	.561 0	0.575 0.	577 0	.580
502	Broward County / Palm Beach							0.604 0	0	0		_	0	593 0.60	2 0.606	0		0.628	0.611	0.608	_	0.605	0.614	0.598 (_	0	O	209
503	Tampa							0.645 0	0	o.	0		0	632 0.64	1 0.648	0		0	0.651	_		0.645	0.655 (0.638			0	0	.642 0	.647
504	Orlando			0.628			0.636	0.636 0	0	0	0		0	24 0.63	3 0.640		-	0.661	0.642			0.637	0.646	0.630	0.633 0		.617 0	.628 0.	633 0	639
505	Jacksonville							0.647 0	0.651 0.	0 0			0 0	635 0.64	5 0.650	0.663		0 (0.655		0.654	0.649	0.658	0.640 C	0.644 0	0.648 0	.627 0.	.640 0.	645 0.	.650
206	Daytona / Gainesville							0.615 0	0 0	0 0			5 0	o 0	0 0			-	0.624			719.0	0.627	0.608			0 0			818
במק	Diversified Dental - Las Vegas	0.734	0.739	0.757	0.735 0	0.748	09/0	0.765 0	0 0	. 7.4			0.778 0.736	36 0.749	0 0			0 0	0.764			0.759	0.7/4	0.753			0 0	. 736		89/
524	Premier - Minnesota							0 669.0	0.705	0	0	0.708 0.7	0	0	0 0.707	7 0.726	0.688	0.728	0.699	0.710	0.718 (0.693	0.704	0.687	0.692 0	0.695	0.668		0.684	0.698
526	Dental Options Pricing - Oregon							0.695 0	0	0			0	0	0			0	0.706			0.697	0.713 (0.684			0			200
527	Rental Network - Hawaii	0.591	0.589				0.607	0.612 0	0	.601 0.			0.637 0.583	0	0			0	0.613			0.607	0.617				0	.595 0.		611
528	Diversified Dental - Reno							0.870 0	0	0			0	0	0			0	0.863			0.858	0.878				0			.873
549	Maine							0.653 0	0	0	0		0	o	7 0.653			0	0.673	0.655		0.662	0.678	0.645	0.650 0		0	0	.656 0	662
550	North Dakota							0.692 0	0	.688 0.	0		0	0 0	0 0	0		0	0.709	0.696		0.697	0.713	0.680	0.683 0		0	0	691 0	969
č č	Nevada							0.639 0	0.645	5 0			0.650 0.616	16 0.628	<u> </u>	o 0	0.629	0.668	0.639	100.0	769.0	0.635	0.647	0.630	0.639		0 0	0 0	0 /29	242
555	Idano			0.6/6	0.662 0	0.680		0.688 0	0.692	.686	0.0	ب م رو	o 0	79.0 5	8 0.696	01/.0 6		0.75	0.693	0.695	0.699	789.0	0.696	0.6/9	0.682	0.686.0	0.665	o 0	0 189	689
900 4 11	Vermont	0.593	6/6.0				0.603	0.599	0.604	.090 Feb. 0	20 0.1	500 0.0	675 0.389	39 U.bUD	0.603	0.620	-	0.641	0.620	0.036	0.039	0.608	0.623	0.591	0.593	0.5002	0 676.	.000 E0E	0000	909
55.6	Delaware							0.32	1637 0	626 0.	20.0	0	0 0	<i>i</i> c	3 0.532		<i>.</i>	0.020	0.640	0.338	0.367	0.632	0.644	0.621	624 0	0 629	606 0	620 0.	929	633
557	Washington							0 690		5		•		10.0	5		2	200	9	3	5	100.0		1000	10.	20.				3
558	Oregon	0.651	0.643	0.652	0.634 0	0.660	0.668	0.665 0	.672 0	.666 0.		0.677 0.7	0	47 0.665	5 0.668	3 0.689	0	0.707	0.680	0.669	0.673	0.670	0.686	0.656	0.661 0	0 899.0	635 0	.657 0.	665 0	672
559	North Carolina							0.572 0	0.576 0	.566 0.	565 0.	_	0	559 0.57	3 0.576	0.590	0.559	0.606	0.588	0.573	0.572 (0.578	0.590	0.564	0.565 0	_	0.550 0	.570 0.	574 0	929
260	West Virginia							0.631 0	0.635 0	o	0		0	16 0.62	4 0.639	0	0	0.657	0.639	0.637	0.638	0.632	0.641	0.622	0.624 0		.611 0	0	627 0	632
561	Mississippi							0.636	.640 0.	.631 0.	629 0.	0	Ö	22 0.62	9 0.645	0	0	0.667	0.647	0.640	0.642	0.638	0.649	0.626	0.627 0	0.633 0	.614 0	.629 0.	633 0	637
562	Arkansas							0.697	0 102	.697 0.	0		0	33 0.690	0	0		0	0.708	0.701	0.706	0.699	0.711 (0.688	0 069.0	0 969.0	0.672 0	.687 0.	.692 0	669
563	South Carolina							0.588 0	0.593	0	0	9.0 609	30 0.57	2	0	3 0.610	_	0.620	0.602	0.591	0.591	0.592	0.604	0.578	0.579 0	0.586 0	.565 0	.583 0.	587 0	290
564	Rhode Island					0.619		0.627 0	0	o.	0		0	19.0 70	9 0.632	0		0.651	0.633	0.633	0.633	0.627	0.636	0.619	0.622 0		.605 0	0	.621 0	628
565	Hawaii							0.596 0	0	0	0	0	0	70 0.584	0	0	O	0	0.598	0.601	_	0.593 (0.603	0.587 0	0.591 0	Ξ.	0.573 0.	0	.587 0	262
999	Pittsburgh						_	0.640 0	0.644 0.	0	0	O	0	25 0.633	0	0		0	0.643	0.647		0.639	0.646	0.634	0.637 0	_	0.623 0.	.630 0.	.635 0	641
267	Philadelphia					0.624 C		0.632 0	0 989'	0	0	-	0	0	0		U	0.656	0.637		-	0.632	0.641	0.624 0	0.628 0	_	0 609	0	.626 0.	634
268	Alabama							0.648 0	0.652 0	0	0		0	0	0	0	0	0.680	0.660		-	0.652	0.663 (0.641	0.644 0	_	0.627 0.	.641 0.	.647 0.	652
269	Utah						_	0.639 0	0.643 0.	o.	633 0.0		0	0	7 0.644		0	0.665	0.648	0.644	0.644 (0.642	0.651 (0.633	.635 0	_	0.622 0	0	.638 0	642
220	lowa							0.600 0	0	o.			0	0	Ó		0	0.631	0.612	0.604	_	0.603	0.615	0.590		-	0	0	.598 0.	602
571	Massachusetts							0.634 0	0	0	_		0	0	1 0.638	0		0.664	0.645	0.638	_	0.637	0.649	0.626	0.629 0		0	0	.632 0	637
572	Oklahoma							0.664 0	0 699.0	0	0	.672 0.6	0	.643 0.655	o	0		0.691	0.668	0.672	0.675	0.662 (0.673	0.655 0	0 099.0	_	.638 0	0	.656 0.	999
573	Louisiana							0.593 0	0	0	0		0	0	0			0.624	0.605	0.596		0.597	0.607	0.585			.573 0	0	592 0	296
574	New Mexico							0.659 0	0.665	0		_	0	0	0	0		0.694	0.668	0.666	_	0.659	0.673	0.648 C			.629 0	0	.653 0	662
5/5	lexas			0.644	0.629 0		0.656	0.655 0	0 0	654 0.	648 0.0		0 0	0 0	0.659			0.688	0.664	0.661	0.663	0.657	0.669	0.647	0.651 0	0.657 0	0.629 0	0 0	.652 0	629
2/6	Kentucky							0.618 0	0 (<u> </u>			0 (o (0 0			0.637	0.621			, 719.0	0.624	0.611			0 0	0 0	0 219	819
2//	Kansas	0.652	1697	0.659	0.646 0	0.662	0.6/0	0.672 0	0.677	.670	5663	0.680 0.6	96 0.651	2990 10	5 0	0.693		0.700	0.676	0.680	0.683	0.670	189.0	0.663		0.671	0 0	656 0.	0 900	674
570	Tennessee							0.526	0 0	<i>-</i>			0.664 0.563	<i>-</i>	0.033			0.000	0.037			0.029	0.585	0.0.0			0.559	-	573	577
580	Minnesota							0.640	0	· c			0	24 0.638	0			0.673	0.652	0.645		0.643	0.656	0.632			0	0	638	644
581	Colorado							0.661 0	0.665	0		_	0.688 0.648	0	7 0.665	0.680	0.652	0.690	0.669	0.665		0.662	0.673	0.653	0.656 0		0.639	.652 0.	.658 0	664
582	Indiana		0.571	0.576	0.564 0	0.583		0.588 0	0.591	.582 0.	581 0.		19 0.575	75 0.584	0			0.613	0.597	0.592		0.590	0.599	0.580			.570 0	.583 0.	.587 0	589
583	Nebraska							0.640 0	0.645 0.	0	.629 0.1		0	0	0	3 0.659		0.662	0.643			0.638	0.647	0.632	_	0.639 0	0	0	.631 0.	641
584	Connecticut							0.641 0	0	0			0	25 0.639	0			0.674	0.653			0.644 (0.657	0.632			0	0	.639 0	645
585	Ohio							0.615 0	0 0	0 (0 (0	0 0	0 0	0 (0.641	0.623	0.620		0.616	0.625	0.607			.596 0	0 (613 0.	617
286 587	Michigan Arizona	0.683	0.634	0.643	0.626 0	0.649	0.657	0.658 0	0.664	.659 688 0	676 0.1	0.669 0.6	707 0.637	37 0.651	7 0.690	0.684	0.643	0.696	0.689	0.665	0.6/0	0.659	0.674	0.647	0.653	0.659.0	0.627 0.0	667 0.	0.0220	299
288	New Jersev							0.624 0	1,629	i c		, ,	0	0.61	8 0.627			0.652	0.631	0.628		0.624	0.636	0.615			0	0	618	627
589	Syracuse							0.596 0	0 009.	.591 0.	0	0	0	34 0.594	0	0	0	0.622	909.0	0.600	_	0.599	0.608	0.589	0.591 0		0 085	.593 0.	596 0	299
290	New York							0.559 0	0.563 0	.551 0.	545 0.	0	0	38 0.555	o.	0	_	0.581	0.567	0.558	_	0.560	0.571	0.551	0.555 0		0	0	.555 0	562
591	Richmond							0.604 0	0 609.0	0	0	0	.640 0.584	34 0.594	0	0	0	0.631	0.612	0.610	0.610	0.604	0.615	0.594	0.596 0		0.581 0.	.594 0.	598 0	604
592	Atlanta							0.621 0	0.626 0	0 1	615 0.	0 1	0 1	0 (9 0.624	0	0	0.655	0.633	0.625	0.627	0.624	0.637	0.613 (0.617 0	.623 0	.596 0	.613 0.	620 0	626
593	Washington, DC					283		0.590 0).595 C	.583	580	598 0.6	.613 0.571	77 0.583	3 0.590	0.605	0.577	0.610	0.595	0.594	0.595 (0.589	0.599	0.582	0.586 0	0.590	0.570 0.	.580 0.	585	592
294 404	Cilicago St Louis	0.380	0.5%0	0.588	0.554 0	0.283	0.388	0.585	909	597 0.	200	535 0.6	73 0.58	73 0.58	2000	0.601	0.5/3	0.0	0.038	0.387	786.0	0.590	0.600	0.578	7.580	0 000	578	500	700	203
596	Sacramento							0.655 0	.661 0	654 0.	345 0.0	9.0 999	86 0.63	34 0.65	1 0.658	3 0.677	0.641	0.690	0.666	0.662	0.663	0.658 (0.671	0.646	0.651 0	.657 0	627 0	645 0.	651 0	099
597	Northern California							0.653 0	0 629 0	.653 0.	545 0.1	364 0.6	87 0.63	35 0.65	4 0.65	5 0.675	0.639	0.692	0.668	0.658	0.659	0.658 (0.673	0.645	.649 0	0.656 0	.625 0	.647 0.	653 0	099
598	San Diego							0.659 0	0 2991	.656 0.	347 0.0	9.0 999	80 0.63	34 0.65	0 0.662	2 0.678	0.644	0.686	0.664	999.0	0.669	0.658	0.669	0.650	0.656 0	0.659.0	.632 0	.644 0.	651 0	662
299	Southern California	0.632 0		0.636	0.622 0	0.640	0.648	0.648 0	0.654 0	.645 0.	337 0.0	357 0.6	673 0.62	25 0.64	2 0.65	999.0	0.633	0.677	0.656	0.653	0.656	0.649	0.661 (0.639	.645 0	.649 0	.622 0	.637 0.	.643 0.	652

# Odd	PPO # PPO Name	Ξ	2	83	4	<u>2</u>	9N		81 81	9N	Ā		2	Q	밀	뿔	5	Ŧ	z	3		¥	Σ	z	S S	Z Z	E E	SN .	Z	
501	Miami		0.554 0.					0.568 0.5	571 0.5	59 0.56	0.575	5 0.591	0.554	0.564	0.573	0.580	0.556	0.587 (0.574 0	0 029	.570 0.	.568 0.	576 0.9	560 0.5	562 0.5	1.568 0.552	52 0.56	33 0.56	36 0.5	ရှု ရွ
202	Broward County / Palm Beach	0.584 0.5		0.588 0.	0.5/8 0.	0.591 0.		0	999	93 0.55	0 0		0 0	1620	0.600	0.611	0.587	719.0	0.600	0 7097	ى د	0	604 0.5	589 0.5	ى د		5 0	38 0.592	20.00	<u> </u>
503	Orlando						0.624	0 0	0 0	<i>-</i>	0 0		0	<i>-</i>	0.640	0.63	0.024	0.633	0 0090	634	ے ر	0 0	0 0	<i>-</i>	ے ر		0 0	0	<i>-</i>	‡ %
505	Jacksonville							0	0	0	0		0	0	0.642	0.653	0.626	0.659	0.641 0	.643 0	, 0	0	0	0	, 0		0	0	31 0.637	2 5
909	Daytona / Gainesville							0	0	0	0		0	0	0.608	0.620	0.590	0.623 (0.605 0	0 209	O	0	0	o.	O		0	0	0	0
521	Diversified Dental - Las Vegas							0	0	0	0		0	0	0.763	0.788	0.748	0.795 (0.757 0	.774 0	0	0	0	0	0		0	0	0	Ŋ
522	Mastercare Dental - Reno							0	0	0	0		0	0	0.806	0.837	0.793	0.864 (0.827 0	.810 0	O	0	0	o.	O		0	0	0	4
524	Premier - Minnesota							0	0	o.	0		0	0	0.702	0.719	0.680	0.717 (0 689.0	.704 0	O	0	0	o.	0		0	0	o.	စ္က
526	Dental Options Pricing - Oregon							0	0	0 0	0		0	0 0	0.691	0.713	0.671	0.724 (0.693 0	.693 0	0 1	0	0	0 (0 0		0 (0	0 0	<u></u>
25.7	Rental Network - Hawaii	0.577 0.0	0.577 0.		0.5/3 0.	0.586 0.		0 0	0 0	o (0 0		0 0	5 0	0.613	0.620	0.582	0.614	0.599 0	0 809	5 0	0 0	0 0	o (0 0		5 0	0 0	o (φ ç
070	Maiso			0.047			0.007	0.007	0 0	<i>-</i>	0		0 0	<i>-</i>	0.07	0.904	0.003	118.0	0.000	000	ى ر	0 0	0 0	<i>-</i>	ى ر		> C	0 0	<i>-</i>	2 2
550	North Dakota							0	0	.668 0.665	0		0.655	0.663	0.690	0.706	0.660	0.713	0.688	683	, 0	0	.691 0.6	.662 0.6	663 0.6		47 0.664	34 0.670	0.0	1 1
521	Nevada							0 9	0	0	0		0	0	0.639	0.658	0.625	0.664	0.634 0	648 0	0	0	0	o	0		0	0	22 0.6	. <u>.</u>
553	Idaho							0	0	o	0		0	0	0.689	0.702	0.668	0.702	0.681 0	.688	. 0	0	0	Ö	0		0	0	9.0	, ω
554	Vermont					0.579 0.		0	0	0	0		0	0	0.591	0.604	0.568	0.618 (0.599 0	0.586 0	O	0	601 0.5	572 0.5	573 0.5		0	35.0 62	34 0.5	9
222	New Hampshire							0	579 0.5	65 0.56	0		0	0.569	0.582	0.593	0.560	0.603	0.586 0	.579 0	.578 0.	0	588 0.	564 0.5	565 0.5		0	39 0.57	72 0.5	9
226	Delaware	0.596 0.	0.593 0.	0.601 0.	0.587 0.	0.606 0.	0.614 0.0	0	323 0.6	09 0.60	0		0	0	0.629	0.642	0.603	0.642 (0.622 0	.626 0	.629 0.	0	625 0.6	605 0.6	90 709		0	0.60	9.0 80	9
222	Washington							0.681			69.0			0.673		į														
228	Oregon							0.654 0.6	9.0 099	51 0.64	4 0.665	_	0.633	0.648	0.659	0.678	0.638	0.691	0.665 0	0 099.	.664 0.	.655 0.	670 0.6	642 0.6	346 0.6	55 0.6	24 0.64	41 0.64	9.0	
228	North Carolina							0	0	46 0.54	5 0.56	_	o.	0.549	0.564	0.575	0.540	0.583 (0.566 0	.560 0	.559 0.	.557 0.	568 0.5	544 0.5	545 0.5	53 0.5	o	18 0.55	0.5	ဖွ
260	West Virginia							0 0	.618 0.60	07 0.6C	0.626	٠.	0.595	0.599	0.625		0.602	0.634 (0.616 0	.622 0	.625 0.	.610 0.	618 0.6	603 0.6	304 0.6	0.50	94 0.600	00 0.60	0.6	
190	Mississippi				0.586 0.	0.606 0.		5 0	5 0	677 0.60	0./v		<u> </u>	0.67	0.629		0.604	0.640	0.622 0	0.623	.626 0.026	.614	623 0.6	604 0.6	505 U.6	30 0.5	95 0.6	73 0.50	2 0.0	4 6
202	South Coming	0.660 0.0	0.636	0.000			0.070	5 0	<i>-</i>	77 0.0	0.09		<i>-</i>	0.000	0.030		0.000	707.0	0.000	673		56.6 U	000	554 0.6	55.4		<i>-</i>	o c	- 6	D 2
564	South Carollina Bhode Island				0.589			0.300 0.3	<i>-</i>	606 0 60	0.00	,	<i>i</i> c	0.032	0.073	0.009	0.000	0.330	0.573	623		611	620 0.6	605 0.6	507 0.6	611 0.56	93 0.600	0.00	50.0	Į 4
565	Hawaii Signia							0	· c	77 0.57	0.59	,	0	0.570	0.595		0.570	0.000	585 0	594 0		0	<i>-</i>	575 0.5	579 0.5		0		74 0.5	L LC
566	Pittsburgh						_	0	Ö	28 0.62	3 0.638	,	0	0.622	0.638		0.622	0.649	0.633 0	640 0		0	0	625 0.6	528 0.6		15 0.620		24 0.6	2 2
567	Philadelphia							0	Ö	617 0.61	2 0.631	,	0	0.613	0.630		0.610	0.645	0.626 0	.631		0	0	615 0.6	518 0.6	622 0.60	0	10 0.61	5 0.6	1 4
568	Alabama							o.	0	30 0.626	0	_	0	0.697	0.641		0.623	0.660	0.640 0	0 689		0	0	624 0.6	526 0.6		0	0	9.0 8	4
269	Utah							o.	0	0	0	_	0	0.625	0.637		0.619	0.653 (0.637 0	.637 0		0	0	.623 0.6	525 0.6		0	o.	9.0 7	Ω
220	lowa				0.551 0.			o.	587 0.5	71 0.56	9 0.59	_	0.561	0.569	0.593	0.604	0.567	0.606	0.589 0	.589 0		0	0	570 0.5	571 0.5		0	71 0.57	75 0.5	Ξ
271	Massachusetts							0	0	16 0.61	3 0.63	_	0	0.617	0.631		609.0	0.651	0.632 0	.630		0	0	614 0.6	517 0.6		0	0	9.0	တ္က ု
572	Oklahoma							0 0	0	o 0	0 0	٠,	0 0	0.637	0.659		0.639	0.675 (0.652 0	.663 0		0	0 0	641 0.6	346 0.6		0	32 0.64(0.6	 :
2/3	Louisiana							0.5/4 0.5	0 0	68 0.565	0 0		0 0	0.628	0.585		0.563	0.598 (0.580 0	0 080		0 0	0 0		o (0 0	0 0	57 0.5	უ (
57.5	New Mexico	0.623	0.620 0.	0.630	0.614 0.	0.633 0.	0.643 0.0	5 0	0		5 0		o 0	0.632	0.653		0.630	0.674	0.650	0 653		0	5 0	o o	5 0		0	5 0	20 0.0	٠ ٩
576	Fenticky							0.608 0.6	611 0.6	601 0.597	0		0	0.595	0.630		0.597	0.623	0.608	616 0	617 0.	0	0	599 0.6	601 0.6		0	25 0.559 35 0.599	0 0	1 %
577	Kansas							0	0	0	0	,	0	0.647	0.670		0.649	0.686	0.663 0	672 0		0	0	0	0		0	0	51 0.6	2 23
578	Wisconsin							0	618 0.6	909.	0		0	0.604	0.623		0.601	0.637	0.620 0	.620 0		0	0	. 6	0		0	34 0.608	9.0 80	N
579	Tennessee							0	0	0	O	_	0	0.550	0.572		0.551	0.580 (0.565 0	.570 0		0	0	0	0		0	0	55 0.5	0
280	Minnesota							0	635 0.6	0	0	_	0	0.623	0.637		0.616	0.659	0.638 0	.637 0		0	0	0	623 0.6		0	0	55 0.6	<u>بر</u>
581	Colorado							0 0	0 (o (0 0	٠.	0 0	0.644	0.659		0.641	0.678	0.657 0	.658 0		0 (0 0	o (0 0		0 (0 0	16 0.6	က္က
582	Indiana Nebraska	0.560 0.	0.555 0.	0.561 0.0617 0.	0.550 0.	0.566 0.	0.572 0.9	0.574 0.5	578 0.5	.566 0.564 622 0.617	7 0.585	0.604	0.558	0.563	0.583	0.592	0.562	0.594 (0.579 0	.580 0	.581 0.	0.573 0.0	580 0.5	564 0.5	0 0	.570 0.556 626 0.607	56 0.565	35 0.568	0.5	ωα
584	Connecticut							0	0	i d	Ö	,	0	0.624	0.638		0.617	0.660	0.639 0	637 0		0	0	6	Ö		0	0	9.0	2 22
585	Ohio							0	0	Ö	0		0	0.592	0.611		0.591	0.623	0.909.0	0 609		0	0	. 0	594 0.5		0	0	9.0 96	=
586	Michigan							o.	0	0	0	_	0	0.635	0.654		0.632	0.680	0.653 0	.656 0		0	0	634 0.6	340 0.6		0	0	38 0.6	<u></u>
287	Arizona							o.	0	.678 0.667	0	_	0	0.664	0.684		0.664	0.707 (0.679.0	.692 0		0	0	.668 0.6	574 0.6		0	0	9.0 9	<u></u>
288	New Jersey							o ·	0	08 0.60	2 0.62	_	0	0.604	0.620		0.599	0.639	0.619 0	.621 0		0	0	604 0.6	908 0.6		0	0	9.0 9	9
283	Syracuse			0.572 0.		0.577 0.	0.582 0.	0 0	0 0	0 0	0 0		0 0	0.575	0.593		0.572	0.604	0.590 0	.590 0		0	0 0	575 0.5	575 0.5		0 0	0 0	0.5	Ω.
591	Richmond	0.567	0.563 0		0.557 0			0.588 0.5	593 0.5	577 0.579		_	5 0	0.54	0.000		0.522	0.500	0.591	597		0 0	<i>-</i>	576 0.5	577 0.5	581 0.56	0	73 0.577	2 12	- 15
592	Atlanta							Ö	0	; o	0	,	0	0.600	0.615		0.595	0.638	0.616 0	.614 0		0	0	598 0.6	501 0.6		0	0	3 0.6	0
593	Washington, DC							o	0	572 0.56	9 0.590	_	0	0.570	0.589		0.568	0.598	0.583 0	0.587 0	.589 0.	.579 0.	587 0.5	572 0.5	575 0.5		52 0.569	39 0.57	73 0.5	Ξ.
594	Chicago							0	0	57 0.56	7 0.58	_	0	0.571	0.582		0.563	0.598	0.584 0	0 6/5/		.577 0.	585 0.5	566 0.5	567 0.5		0	72 0.57	73 0.5	9
262	St. Louis							o.	92 0.5	90 0.57	5 0.599	3 0.617	0.565	0.572	0.597		0.573	0.609	0.589 0	0 965.0	.598 0.	.583 0.	592 0.	575 0.5	578 0.5	82 0.56	53 0.57	71 0.57	7 0.5	ഗ്ര
969	Sacramento							0.646 0.6	52 0.6	41 0.63	4 0.65t	3 0.675	0.622	0.637	0.651	0.667	0.630	0.676 (0.653 0	.654 0	.656 0.	.646 0.	658 0.6	635 0.6	939 0.6	45 0.61	18 0.63	32 0.63	38 0.6	φ
297	Northern California	_						0.645 0.6	551 0.64	41 0.63	5 0.65	5 0.678	0.625	0.641	0.649	999.0	0.629	0.680	0.657 0	.651 0	.653 0.	.648 0.	662 0.6	634 0.6	939 0.6	47 0.61	17 0.63	36 0.64	11 0.6	<u>o</u>
298	San Diego		_					0	O	47 0.63	9 0.65	9 0.673	0.626	0.640	0.657	0.671	0.636	0.676 (0.654 0	.661 0	.664 0.	.649 0.	90 099	641 0.6	347 0.6	51 0.62	25 0.63	35 0.64	11 0.6	က္က
299	Southern California	0.623 0.0	0.621 0.	0.630 0.	0.616 0.	0.633 0.	0.640 0.1	0.642 0.6	.648 0.6	36 0.62	9 0.65	0.666	0.617	0.633	0.646	0.660	0.626	0.668	0.647 0	.648 0	.651 0.	.641	652 0.6	631 0.6	936 0.6	42 0.6	16 0.62	28 0.63	34 0.6	4

Õ	PPO # PPO Name	Ē	M2	M3	₩ 2	M5	M6	_	ž	S	MA			₹	¥	¥	Ø	Ξ	Ξ	3	- W	ے ا	2	Ž	≅ 0	ž ž				
501	Miami		0.578 0.		0.571 0.9			0	594 0.59	5 0.59	0.602	0.620	0.587	0.603	0.588	0.605	0.588	0.624 (0 609.0	.586 0	.585 0.	0.600 0.0	.612 0.5	592 0.5	96 0.5	595 0.575	5 0.597	7 0.60	0.600	l _
202	Broward County / Paim Beach	0.613 0.6		0.609 0.8		0.613	0.620 0.6	0.661 0.6	0	<i>-</i>	o c		ى ر	0.623	0.650	0.633	0.614	0.650	0.629	0 919.		o c	0 0	0.0	0.0		o c	0 0	3 0.624	
505	Orlando							<i>-</i>	0	<i>-</i>	<i>-</i>		ے ر	0.67	0.653	0.001	0.000	8890	0.070.0	653		0 0	0 0	<i>-</i>	0 0		0 0	0 0	<i>-</i>	
505	Jacksonville							0	0	Ö	Ó		, 0	0.676	0.662	0.684	0.664	0.704	0.683	.664 0		0	0	Ö	0		0	0	0	_
506	Daytona / Gainesville							0	0	0	0		0	0.652	0.635	0.660	0.638	0.682	0.099.0	.635 0		0	0	0	0		0	0	0	_
521	Diversified Dental - Las Vegas		0.748 0.			0.759 0.		0.773 0.7	0	0	0		O	0.765	0.771	0.804	0.767	0.817 (0.778 0	.783 0		0	0	0	0		0	0	0	
522	Mastercare Dental - Reno	0.834 0.8	0.806 0.4	0.817 0.7			0.849 0.8	0	0	0	0		O	0.862	0.827	0.882	0.850	0.923 (0.885 0	.832 0		0	0	0	0		0	0	0	
524								0	0	0	0		O	0.699	0.710	0.737	0.703	0.744 (0.715 0	.712 0		0	0	0	0		0	0	0	
526								0	0	o.	o		O	0.721	0.706	0.743	0.709	0.767	0.735 0	.709 0		0	0	o.	0		0	0	8 0.724	
527	Rental Network - Hawaii							0 0	0	0 0	0 0		0 0	0.622	0.626	0.645	0.614	0.652 (0.636 0	.623 0		0	0	0 0	0		0	0	0 0	_
528	Diversified Dental - Reno							0 0	0	o (0 0		0 0	0.855	0.876	0.915	0.877	0.926 (0.874 0	.894 0		0 0	0 0	o (0 0		0 0	0 0	0 0	
549 550	Maine North Dakota	0.680 0.6	0.657 0.0	0.665 0.6	0.645 0.0	0.6/9 0.0	0.689 0.6	0.677 0.6	34 0.695	5 0.681	0 0		5 0	0.701	0.667	0.704	0.677	0.738	748 0	205		0 0	0 0	.684 0.6 717 0.7	721 0.6		0 0	6 0.696	0.696	
2 4	Novodo							<i>•</i>	0 0	<i>i</i> c	<i>•</i>		, ,	5 6	2 2 2	94.0	1 0	07.40	2 0 0	200		0 0	0	<i>i</i> c	0 0		0 0	0	2 2	
25.5	Idaho							<i>i</i> c	0	<i>-</i>	<i>-</i>		<i>ر</i>	0.039	0.043	0.009	0.040	0.235	713 0	700		0	0	<i>-</i>	0 0		0	0	0.00	
554	Vermont							0.624 0.6	630 0.63	<i>i</i> c	<i>-</i>		, ,	0.653	0.730	0.651	0.000	0.685	0 662 0	613		0	0	<i>i</i> c	0		0	1 0.75	0.70	
555	New Hampshire							Ö	0	Ö	Ö		0	0.624	0.601	0.628	0.604	0.653	0.635 0	.598 0		0	538 0.6	310 0.6	0		0	6 0.62	1 0.618	_
556	Delaware							0	656 0.65	9	0		O	0.660	0.649	0.678	0.648	969.0	0.673 0	.648 0	.649 0.	0	377 0.6	352 0.6	0		0	2 0.65	9 0.66	
557	Washington						0.	0.703			0.721			0.714																
558	Oregon	0.682 0.6		0.671 0.6		0.683 0.0	0.691 0.6	0.684 0.6	91 0.70	1 0.68	5 0.704		1 0.677	0.702	0.677	0.713	0.683	0.741 (0.713 0	.679	.682 0.	700 0.	720 0.6	388 0.6	94 0.6	90 0.6	0	8 0.69	9 0.700	_
559	North Carolina	0.603 0.5	0.580 0.	0.586 0.5		0.601 0.0	0.607 0.9	0	0	09.0	0.617		0	0.620	0.591	0.621	0.597	0.650	0.630 0	.589	.587 0.	0	534 0.6	303 0.6	9.0 70	0	0	0 0.61	7 0.613	
260	West Virginia	0.655 0.6	0.640 0.0	0.646 0.6	0.631 0.0	0.656 0.0	0.661 0.6	0	31 0.66	6 0.65	3 0.672		0	0.669	0.655	0.680	0.656	0.700	0.678 0	.654 0	.654 0.	0	582 0.6	359 0.6	62 0.6	-	0	1 0.66	7 0.667	
561	Mississippi							0	9.0 699	7 0.	0		0	0.681	0.663	0.692	999.0	0.716 (0.693 0	.659 0	0	0	9.0 969	369 0.7	14 0.6	9.0 899	14 0.673	3 0.68	79.0 0	
562	Arkansas						_	o.	o.	9.	0	_	0	0.736	0.719	0.749	0.725	0.774 (0.749 0	.718 0	0	0	o.	726 0.7	30 0.7		0	0	4 0.73	
563	South Carolina							0.621 0.6	27 0.633	3 0.624	4 0.644		0	0.644	0.617	0.647	0.621	0.675 (0.655 0	.614 0	0	0	0	628 0.6	30 0.6		0.635	5 0.64	1 0.637	
264	Rhode Island							o.	o.	0	0		0	0.652	0.643	0.665	0.640	0.682 (0.662 0	.645 0	0	0	o.	346 0.6	51 0.6	0	0	0	0.65	
265	Hawaii							0	0	0	0		0	0.610	609.0	0.629	0.601	0.639	0.621 0	0 609	0	0	0	9.0 809	13 0.6	-	0	0	0.616	
266	Pittsburgh							0	0	o	0		0	0.655	0.652	699.0	0.648	0.680	0.662 0	.654 0	0	0	0	351 0.6	9.0 99	0	0	0	4 0.658	
267	Philadelphia							0	o.	0	0		0	0.648	0.642	0.663	0.638	0.677 (0.657 0	.645 0	0	0	0	343 0.6	48 0.6	0	0	0	5 0.651	
268	Alabama							0	9.0 779	6 0.67	7 0.760		0	0.688	0.669	969.0	0.674	0.721 (0 269.0	.668 0	0	0	0	.677 0.7	.24 0.6	0	32 0.678	8 0.685	5 0.686	
269	Utah							0	0	0	0		0	0.662	0.651	0.671	0.650	0.689	0.670 0	.651 0	0	0	0	354 0.6	9.0 75	0	0	O	1 0.667	
570	lowa	0.628 0.6						0.625 0.6	.631 0.63	6 0.627	0		0	0.644	0.622	0.651	0.625	0.676	0.655 0	.620 0	0	0	929 0.6	930 0.6	34 0.6	0	0	5 0.64	0.638	_
571	Massachusetts							0 0	0	o (0 0		0 0	0.660	0.645	0.670	0.644	0.691	0.670 0	.645 0	0 (0	575 0.6	550 0.6	54 0.6	0 (0 (0 0	9 0.658	_
572	Oklahoma							0 0	0 0	o 0	0 0		0 0	0.688	0.681	0.706	0.679	0.723	0.698 0	.685	0 0	0 0	0 0	o o	0 0	0 0	0 0	0 0	0.692	
2/3	Louisiana							5 0	0 0	<u> </u>	o (5 0	0.642	0.619	0.647	0.625	0.6/3	0.651	0 919.	5 0	0 0	o (628 0.6	o 0	5 0	5 0	0 0	0.636	_
5/4	New Mexico	0.672 0.6	0.657	0.664 0.6	0.648 0.1	0.675	0.683 0.6	0.0 674 0.6	0		5 0		5 0	0.689	0.673	0.707	0.675	0.728	0.701	0 8/9	5 0	0	<i>-</i>		5 0	5 0	5 0	0	0.69	
576	Fenticky							0	0	8 0.631	0		0	0.638	0.634	0.651	0.630	0.663	0.646 0	635 0	0	0	<i>i</i> c	634 0.6	637 0.6	0	0	0	7 0.640	
577	Kansas							· C	0		· C		· C	0.689	0.00	0.710	0.000	0.250	0 700	0 689	0	0	· -		· C	, ,	0	0	8 0 69.0	
578	Wisconsin							Ö	0	4 0.647	0		Ö	0.659	0.644	699.0	0.645	0.689	0 699.0	.642 0	0	0	Ö	; o	0	0	0	0	9 0.656	
579	Tennessee							0	0	0	0		0	0.608	0.596	0.618	965.0	0.635 (0.616 0	.596 0	0	0	0	9	0	0	0	0	7 0.606	
580	Minnesota							0	0	0	0		0	0.667	0.652	0.679	0.652	0.701 (0.678 0	.652 0	0	0	0	7	o	0	0	0	999.0	
281	Colorado							0	0	o	0		0	0.682	0.672	969.0	0.672	0.714 (0.691	.672 0	0	0	0	0.	o	0	0	0	0.683	
582	Indiana							0 0	612 0.616	6 0.609	9 0.623	0.647	0.606	0.621	0.606	0.629	0.607	0.649	0.630	.605 0	.604 0.	620 0.0	.633 0.6	611 0.6	613 0.6	611 0.591	0.615	5 0.620	0.618	
200	Nebraska	0.646 0.6	0.638 0.1	0.645 0.6	0.637	0.650		0.0000 0.0	0	<u> </u>	5 0		<i>-</i>	0.657	0.650	0.690	0.650	0.688	0.620	0 000	5 0	0	<i>-</i>	o o	<i>-</i>	5 0	5 0	0	0.000	
384 787	Connecticut						0.638	o c	0 0		o c		o c	0.669	0.632	0.650	0.632	0.702	0.673	632	5 C	0 0	<i>-</i>	o c	o c	o c	5 C	0	0.000	
586	Michigan							0	0		Ö		0	0.682	0.670	0.704	0.671	0.724	0.695 0	673 0	0	0	0	9 0	Ö	0	0	0	0.686	
587	Arizona							0	0	. o	0		o	0.698	0.696	0.724	0.691	0.738	0 602.0	704 0	0	0	Ö	. w	o	0	0	0	90.706	
588	New Jersey							0	0	5 0.63	2 0.652		0	0.645	0.634	0.659	0.631	0.676	0.655 0	.636 0	0	0	0	.0	0	0	0	0	3 0.648	
589	Syracuse							0	.619 0.62	2 0.61	3 0.63C		0	0.629	0.613	0.635	0.614	0.655 (0.637 0	.612 0	0	0	o.	618 0.6	621 0.6	0	0	0	7 0.625	
290	New York							0.572 0.5	77 0.576	6 0.56	5 0.588		0	0.581	0.569	0.588	0.564	0.605	0.591 0	.566 0	0	0	0 (574 0.5	79 0.5	0	0	4 0.57	9 0.583	
591	Richmond							0 0	0 0	3 0.62	0.646		0 0	0.637	0.625	0.652	0.623	0.670	0.650 0	.624 0	0 (0 0	o (528 0.6	31 0.6	0 (0 (0.63	0.63	
292	Atlanta							0 0	47 0.654	4 0.64	4 0.657		0 0	0.657	0.637	0.666	0.641	0.691	0.666	.638	5 0	0 0	5/2 0.6	545 0.6	90 0.6	5 0	5 0	5 0.65	0.655	_
593	Washington, DC							0 0	0 0	0.59	0.614		0 0	0.607	0.602	0.620	0.596	0.632	0.616 0	.601	0 0	0 0	520 0.6	502 0.6	0.00	0 0	0 0	0.60	0.610	
394 707	Cilicago St - puis	0.603 0.3	0.387	0.582 0.3	0.578 0.1	0.600	0.607	0.001 0.00	628 0.637	0.00	0.016		<i>-</i>	0.630	0.039	0.647	0.000	0.665	0.643	5240	5 C	0 0	0.00	9.0 0.0	0.0 70	5 C	0.0	0.0	0.014	
796	Sacramento							0.023 0.0	76 0.683	0.02	0.03	0.00	0.0	0.032	0.02	0.047	0.020	0.717	0 699	669	670 0.	681	398 0.6	372 0.6	78 0.0	74 0.64	0.02	0.00	- 8	
597	Northern California							0.666 0.6	72 0.680	0.66	0.685	0.707	0.657	0.681	0.660	0.693	0.663	0.717	0.693	.663 0	.664 0.	680 0.0	9.0 669	9.0 699	75 0.6	71 0.6	0.67	0 0.67	9 0.680	
598	San Diego							9.0 699.0	76 0.67	99.0 9	3 0.682	0.695	0.651	0.671	0.668	0.692	0.662	0.705	0.682 0	.672 0	.674 0.	674 0.0	9.0 689	368 0.6	74 0.6	72 0.6	0.66	2 0.66	9.0.67	
299	Southern California							0.657 0.6	34 0.66	4 0.65	0.672	0.687	0.641	0.663	0.655	0.679	0.651	0.695	0.674 0	657 0	.659 0.	665 0.0	580 0.6	557 0.6	63 0.6	61 0.63	33 0.65	3 0.66	1 0.667	
;										;	:		:					,										:	:	

PPO #	PPO # PPO Name							L7 L	L8 L	10 CO	4	ГВ		9	쁘	느	rg	5	_	3	LK L	1	LM	2	4	g	Ľ	rs	5
501	Miami Promoted County / Bolm Booch	0.587 0.5	0.5/5 0.5	0.579 0.5	0.568 0.5	0.587 0.	0.590 0.3	5 0	0 0	o	0 0		0.582	0 0	0.586	0.604	0.585	0.618	0 809	5 0		_	0 0	o	5 0		0.591	0.595	0 0
200	Toward County / Failti Beach							<i>•</i>	0 0	<i>i</i> c	0 0		0 0	0	0.0	0.00	- 929	1000	0 0 20.0	0 0			0 0	<i>i</i> c			0.0	0.0	0.020
202	- ampa Orlando							<i>-</i>	0 0	<i>-</i>	0		0 0	0 0	0.037	0.0.0	0.000	1890	0 1 / 0 /	0			0	<i>-</i>	0		0.000	0.002	0.000
50.5	lacksonville							<i>-</i>	0 0	<i>-</i>	0 0		0 0	0 0	0.040	0.000	0.047	9690	675 0	0 0			0 0	<i>-</i>	0 0		0.040	0.666	0.000
506	Daytona / Gainesville							· C	0	· -	0		0	0	0.000	0.655	0.000	0.671	651 0	0			0	· -	, ,		0.633	0.640	0.642
525	Diversified Dental - Las Vegas							0	0	0	0		0	0	0.771	0.803	0.766	0.813	775 0			_	0	0			0.746	0.759	0.778
522	Mastercare Dental - Reno				0.787 0.8	0.829 0.		0	0	Ö	0		0	0	0.827	0.882	0.848	0.916	878 0	0			0	Ö	0		0.835	0.850	0.860
524	Premier - Minnesota							0	0	0	0		0	0	0.711	0.737	0.702	0.741	712 0	0			0	0	0		0.688	0.698	0.710
526	Dental Options Pricing - Oregon							0	0	0	0		0	0	0.706	0.743	0.707	0.762 0	729 0	0			0	0	0		0.701	0.713	0.721
527	Rental Network - Hawaii	0.607 0.6	0.600 0.6	0.607 0.	0.594 0.6	0.612 0.	0.619 0.0	0	0	0	0		0	0	0.626	0.644	0.611	0.647 C	0.630	0			0	0	0		0.611	0.619	0.626
528	Diversified Dental - Reno							0	0	0	0		0	0	0.877	0.916	0.877	0.924	.872 0	0			0	0	0		0.837	0.852	0.881
549	Maine							0	0	0	0		0	0	0.665	0.701	0.672	0.728 C	704 0	0			0	0	0		0.677	0.687	0.689
550	North Dakota							0	0	0	0		0	0	0.711	0.748	0.712	0.768	740 0	.706 0.		_	0	14 0.718	0		0.713	0.723	0.723
551	Nevada	0.623 0.6	0.625 0.6	0.634 0.6	0.621 0.6	0.633 0.		0	0	0	0		0	0	0.644	699.0	0.639	0.677	.647 0	0		_	0	0	0		0.624	0.636	0.650
553	Idaho							0	0	0	0		0	0	0.701	0.724	0.695	0.731 0	0 607.	0			0	0	0		0.690	0.698	0.702
554	Vermont						0.627 0.0	0	0	0	0		0	0	0.615	0.648	0.622	0.675 C	0.653 0	0			0	0	0		0.631	0.639	0.635
555	New Hampshire	0.603 0.5	0.583 0.9	0.590 0.9	0.573 0.6	0.601 0.	0.607 0.0	0.602 0.6	0	.611 0.60	0		0	0.616	0.600	0.627	0.601	0.647 C	.628 0	.598 0.			31 0.60	0.610	0.605		0.609	0.615	0.614
556	Delaware	0.638 0.6		0.632 0.6	0.616 0.6		0.648 0.0	0	0	.0	0		0	0	0.648	9.676	0.644	0.688	0 2997	.647 0.		_	70 0.64	18 0.65	2 0.647		0.644	0.652	0.655
557	Washington						0	702			0.72			0.709															
558	Oregon	0.675 0.6	0.658 0.6	0.667 0.6	0.648 0.6	0.677 0.	0.686 0.0	0	388 0.6	98 0.68	30 0.70		0	0.694	0.677	0.712	0.680	0.734 C	0 907.	.679 0.	.682 0.6	0	13 0.68	35 0.69	1 0.685		0.681	0.691	0.695
559	North Carolina							0	397 0.6	02 0.55	3 0.61		0	0.608	0.589	0.617	0.592	0.639	0 619	.586 0.	585 0.6	0	0	97 0.600	0.595		0.599	0.607	0.605
560								0	354 0.6	59 0.64	.99.0 61		0	0.656	0.652	0.675	0.649	0.688	0 899	.650 0.	651 0.6	0	0	52 0.65	4 0.651		0.650	0.657	0.658
561								0	9.0 699	69 0.65	3.0 67		0	0.668	0.659	0.687	0.659	0.703	0 1891	.655 0.	929 0.6	0	84 0.66	31 0.66	4 0.659		0.661	0.668	0.668
562	Arkansas				0.686 0.7			0.716 0.7	722 0.7	32 0.71	6.073		C	0.724	0.716	0.745	0.719	0.763	738 0	715 0	_	C	0	20 0.72	3 0.718		0.716	0.724	0.727
563	South Carolina							0	319 0.6	23 0.61	3 0 63		0	0.628	0.612	0.641	0.613	0.661	641 0	0 609		0		18 0 62	1 0 615		0.620	0.627	0.625
564	Bhode Island							0	346 0.6	45 0 65	36 0 65		0	0.643	0.641	0.662	0.636	0.674	655 0	642		· C	-	11 0 64	5 0 642		0.637	0.643	0.648
7.00	T S S S S S S S S S S S S S S S S S S S							· C		609 0 50	77 0 62		0	0.603	0.00	0.627	2000	0.633	615 0	909		0		0.0 40	9090		0.597	0.604	0.612
566	Dittohigab							· -		790	1 O O T		•	0.00	0.000	0.667	0.000	0.000	657	653		•	· -	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.000		0.00	0.00	0.0
200	Dhipaphia							0.0		645 0.01	20.0		0	0.00	0.00	0.00	969	0.000	650			0 0		11 0.00	2000		0.0	0.0	1 0 0
200	Alabama							<i>•</i>	-	<i>.</i>	0		0	0.042	0.046	200.0	0000	7 7 7 7	200	1 1 1 1		0		4 6 6	20.0		0000	0.0	0.040
0 0	Alaballia							0 0	0		0		0	0.00	0.00	0.00	0.00	2 6 6	000	000		0			+ 1		0.00	0.0	0.0.0
209	Utan							0 (0 (د	0 0		0 (0.657	0.650	0.6/0	0.648	0.684	0 999	.620	_	0 (o (0.65	0.652		0.651	0.656	0.658
5/0	lowa							0 (0 (o (0 (0 (0.631	0.620	0.647	919.0	0.664	0 444 0	.617 0	_	0 (o (24 0.62	7 0.627		0.624	0.631	0.631
1/9	Massachusetts	0.641 0.6			0.618 0.6			0	0	o .	0		0	0.654	0.645	0.669	0.642	0.686	0 699	.645		0	-	18 0.65	0.648		0.646	0.653	0.655
572	Oklahoma							0	0	o 	0		0	0.679	0.678	0.702	0.674	0.714 C	0 069'	.682 0.	_	0	0	77 0.68	3 0.680		0.669	0.678	0.686
573	Louisiana							0	0	o 	0		0	0.627	0.615	0.641	0.617	0.660 ເ	.639 0	.612 0.		0	0	19 0.62	2 0.618		0.620	0.626	0.626
574	New Mexico							0	0	o 	0		0	0.680	0.673	0.705	0.671	0.720 C	.693 0	.676 0.	_	0	0	76 0.682	2 0.677		0.669	0.679	0.685
575								0	0	o.	0		0	0.677	0.669	0.695	0.668	0.712 0	.688 0	0		0	0	o o	0		0.667	0.676	0.680
216	Kentucky							0	0	o 	0		0	0.630	0.631	0.648	0.626	0.656 ເ	.639 0	.633 0.		0	0	29 0.632	0		0.626	0.631	0.635
277	Kansas							0	0	o.	0		0	0.682	0.684	0.709	629.0	0.719 0	.694 0	0	_	0	0	0	0		0.673	0.682	0.690
218	Wisconsin				0.616 0.6			0	0	0	0		0	0.650	0.642	0.667	0.641	0.681	.661 0	.640 0.		0	0	o -	0		0.644	0.651	0.650
579	Tennessee							0	0	o -	0		0	0.598	0.594	0.614	0.591	0.625 0	0 809	0		0	0	o -	0		0.593	0.598	0.599
280	Minnesota							0	0	o	0		0	0.661	0.652	0.679	0.650	0.695	.673 0	0		0	0	O	0		0.652	0.660	0.663
281	Colorado							0.671 0.6	0	0	0		0	0.677	0.671	0.695	0.671	0.709	.687 0	0	_	0	0	0	0		0.669	0.676	0.679
582	Indiana							0	9.0 809.	.611 0.603	0	0.640	0.599	0.612	0.604	0.626	0.603	0.640 C	.622 0	.602 0.	.602 0.6	0.613 0.6	.625 0.606	909.0 90	9 0.604	0.587	0.607	0.612	0.612
283	Nebraska							0	0	o	0		0	0.650	0.654	0.673	0.646	0.681 C	.661 0	0		0	0	o.	0		0.643	0.650	0.657
284	Connecticut							0	0	o 	0		0	0.663	0.652	0.679	0.651	0.696	.674 0	0		0	0	o.	0		0.654	0.661	0.664
585	Ohio							0	0	o	0		0	0.636	0.630	0.652	0.628	0.665	.646 0	.629 0.	_	0	0	o.	0		0.630	0.636	0.637
586	Michigan							0	0	0	0		0	0.675	0.670	0.703	699.0	0.718	0 689'	.672 0.		0	0	o	0		0.664	0.675	0.682
287	Arizona							0	0	o 	0		0	0.692	0.696	0.723	0.689	0.733 0	.705 0	.703 0.		0	0	o ~	0		0.681	0.691	0.703
288	New Jersey							0	0	42 0.629	0		0	0.639	0.633	0.658	0.629	0.671	.650 0	.635 0.		0	0	35 0.641	0		0.630	0.637	0.644
289	Syracuse							0	0	o 	0		0	0.620	0.611	0.632	0.610	0.647 C	.629 0	.610 0.	_	0	0	o -	0		0.615	0.620	0.619
290	New York							0	0	о С	0		0	0.575	0.568	0.587	0.562	0.009.0	.585 0	.565 0.		0	0	71 0.576	5 0.572		0.569	0.574	0.579
291	Richmond							0	0	28 0.6	17 0.64		0	0.626	0.623	0.649	0.618	0.660	.640 0	.622 0.		0	0	23 0.626	5 0.621		0.620	0.627	0.629
292	Atlanta							0	0	49 0.6;	37 0.65		0	0.647	0.634	0.663	0.636	0.682 C	.658 0	.636		0	63 0.6	40 0.64	5 0.641		0.636	0.646	0.649
593	Washington, DC							0.600 0.6	0	601 0.55	94 0.61,		0	0.601	0.601	0.618	0.594	0.627 0	.611 0	.601 0.		0	15 0.5	99.0 66	4 0.601		0.595	0.601	909.0
594	Chicago							0	0	05 0.5	99 0.61		0	0.610	0.598	0.619	0.598	0.636 C	.619 0	.595 0.	_	0	21 0.60	0.60	4 0.601		0.605	0.609	0.608
292	St. Louis							0.618 0.6	323 0.6	26 0.6	15 0.63.	9.00	0.607	0.622	0.619	0.644	0.615	0.656	.634 0	.619 0.	.620 0.6	625 0.6	.90 66	19 0.62	3 0.618		0.615	0.622	0.626
296	Sacramento							0.668 0.6	374 0.6	79 0.66	34 0.68	0.70	0.654	0.674	0.665	0.695	0.664	0.711 0	.687 0	.0 699.	.670 0.6	9.0 2.2	93 0.6	70 0.67	5 0.670	0.642	0.664	0.673	0.678
297								0.665 0.6	372 0.6	679 0.66	33 0.68	0.703	0.654	0.676	0.661	0.693	0.662	0.713 0	0 889'	.664 0.	.665 0.6	377 0.6	94 0.66	38 0.67	4 0.669	0.639	0.665	0.674	0.678
298		0.654 0.6	0.647 0.6	0.656 0.6		0.659 0.	0.667 0.0	0.668 0.6	374 0.6	.675 0.66	30 0.68	0.692	0.648	0.667	0.667	0.691	0.000	0.702 0	.678 0	.672 0.	.674 0.6	371 0.6	85 0.6	36 0.673	3 0.669	0.642	0.658	0.666	0.675
299	Southern California				0.629 0.6			656 0.6	363 0.6	64 0.6	20 0.67	0.68	669.0	0.659	0.655	0.680	0.650	0.692 C	0 0/91	.658 0.	9.0 099	362 0.6	76 0.6	29 0 99	2 0.658	0.632	0.650	0.658	0.665

PPO#	PPO # PPO Name	Σ	2	83	4	K5	K 6	7	8 8	ξ 7	8	Ā	3 KC	δ	퐈	Α	A S	¥	₹	3	ž	Ϋ́	Σ	Z X	8	<u>А</u>	ğ	K	S	Þ
201	Miami		0.569 0					0.582 0	0.586	587 0.	580 0.5	.595 0.610	10 0.57	76 0.59	0 0.58	2 0.600	0.581	0.612	0.597	0.580	0.580	0.590	0.600	0.585	0.588 0	.584	0	.585 0.	.589 0.	290
502	Broward County / Palm Beach							0.609	0 0	o 0	0 0		0 0	0 0	3 0.60	9 0.628		0 0	0 0	0.611	0.612	0.614	0.624	0.610	0 0		0 0	0 0	612 0.	615
203	- lampa Orlando	0.643 0.6	0.636	0.642 0	0.630	0.646	0.652	0.623	0 0	<u> </u>	0 0		o c	0	<u> </u>	o c		5 0	0	0.634	0.655	0.656	0.667	0.652	5 0		o c	0	654 0.45	709
505	Jacksonville							0.654 0	0	9 0	0		0	0	o o	0		0	0	0.656	0.657	0.660	0.671	0.656	0		0	0	658	661
206	Daytona / Gainesville							0.624 0	0	0	0		0	0	0	0		0	0	0.624	0.626	0.631	0.643 (0.626	0		0	0	630 0.	632
521	Diversified Dental - Las Vegas							ე 697.(0	0	0		0	0	0	0		0	0	0.780	0.790	0.766	0.782 (0.763	0		0	0	756 0.	775
522	Mastercare Dental - Reno							0.832 0	0	o.	0		0	0	0	0		0	0	0.828	0.836	0.852	0.881	0.842 C	0		0	0	843 0.	853
524	Premier - Minnesota							0.702 C	0	0 1	0		0	0	0 1	0		0 '	0	0.710	0.718	0.700	0.712 (0.697	0 '		0	0	692 0.	705
526	Dental Options Pricing - Oregon	0.690	0.676 0	0.687 0	0.667 0	0.694	0.704	0.703 0	0 0	.722 0.7	701 0.7		41 0.688	38 0.707 34 0.607	0.701	0 0		3 0.755	0.722	0.704	0.711	0.711	0.730	0.705 0	0.712 0		0.672 0.0	0 0	.706 0.	714
528	Diversified Dental - Beno							0.874 0	0	<i>i</i> c	0		0	0	<i>i</i> c	0		0	0	0.893	0.910	0.864	0.885	0.863	0		0	0	851	679
549	Maine							0.664 0	0	0	0		0	0	0	0		0	0	0.661	0.661	0.681	0.699	0.672	0		0	0	678 0.	980
550	North Dakota						0.703	0.702 0	0	0	0		0	0	Ö	0		0	0	0.699	0.702	0.715	0.733 (0.706	0		0	0	712 0.	713
551	Nevada							0.643 0	0	o.	0		0	0	o.	0		0	0	0.652	0.659	0.640	0.653 (0.638	0		0	0	633 0.	648
553	Idaho							0.692 0	0	o.	0		0	0	o.	0		0	0	0.696	0.700	0.695	0.706	0.691	0		0	0	691 0.	269
554	Vermont				0.577 0			0.610 0	0.616 0	625 0.	613 0.6	0 (0 1	0	0.60	8 0.64		0	0.641	0.604	0.604	0.627	0.645	0.618	0.621 0		0	619 0.	627 0.	625
555	New Hampshire	0.594 0.5	0.575 0	0.582 0		0.593	0.599	0.595 0	0.601 0.	605 0.	594 0.6	617 0.6	639 0.58	39 0.606	0.59	5 0.62	2 0.595	0.637	0.619	0.592	0.591	0.608	0.622 (0.601	0.603 0		0 0	600 0.9	606 0.	909
200	Washington							0.000	2		2.0		ם ח	<i>•</i>		0.00	0.03	0.00	0.00	5	0.046	2	6000	0.040	2		>	550	946	2
558	Oregon	0.667 0.6	0.651 0	0.660 0	0.641 0	0.669	0.678	0.675 0	.682 0	692 0.0	573 0.6		16 0.66	34 0.68	5 0.67;	2 0.708	3 0.674	0	0.698	0.674	0.677	0.686	0.704 (0.679	0.685 0	.678 0	0	672 0.	683 0.	688
559	North Carolina							1.582 0	.587 0	593 0.	582 0.6		0	77 0.59	5 0.58	1 0.610	0.583	0	0.607	0.578	0.577	0.595	0.610	0.588	0.590 0	.583	0	587 0.	594 0.	593
260	West Virginia							0.640 0	.644 0	.648 0.4	537 0.6		o.	31 0.64	2 0.64;	3 0.667	7 0.635	0	0.654	0.641	0.643	0.646	0.657 (0.641	0.643 0	.638 0	0	637 0.	644 0.	949
561	Mississippi				0.615 0			0.646 0	.651 0	.657 0.	646 0.6		o.	40 0.65	1 0.650	0 0.67	0	0	0	0.645	0.647	0.656	0.669	0.650	0.651 0		0	646 0.	654 0.	654
295	Arkansas							J.707.C	.712 0	.722 0.	708 0.7		o.	0	0 0.70	8 0.73,	0	0	0	0.707	0.711	0.716	0.730	0.710	0.713 0		0	0	711 0.	216
563	South Carolina							0.600	0 909.0	.0 609	598 0.6		48 0.593	93 0.609	09.0	2 0.63	0	0	0.624	0.598	0.597	0.612	0.627	0.605	0 209.0		0	0	611 0.	910
564	Rhode Island							0.634 0	0.639	.638 0.	627 0.¢		o (19 0.63	3 0.63	5 0.656	0 (0 (0 0	0.636	0.637	0.638	0.649 (0.634 C	0.638 0		0 (627 0.	634 0.	639
565	Hawaii Di#ohiiidh				0.5/5 0			0.601	0 /097	602 0.	590 0.t		o 0	o	0.60	0.62	5 0	0 0	o 0	0.603	0.606	0.601	0.612	0.598	0.603 0		0 0	o 0	597 0.	605
266	Pittsburgh	0.635 0.6	0.630	0.636 0		0.638	0.643	0.645 0	0.648	644 0.6	521 O.E		<i>-</i>	32 0.64	7 U.04	0.000	5 0	0 0	<i>-</i>	0.649	0.651	0.646	0.653	0.636	0.647		o c	<i>-</i>	626 U	648 643
768	Alabama							0.658 0	663 0	671 0.6	360 0.6		<i>-</i>		7 0.65	80.00 80.00 80.00 80.00		0 0	<i>-</i>	0.658	0.641	0.640	0.680	0.650	0.641		0	<i>-</i>	665	242
269	Utah							0.645 0	.649	652 0.0	343 0.6		0		0 0.64	0.067	0	0	0	0.646	0.647	0.652	0.662	0.647	0.650		0	0	650 0.	652
570	lowa							0.610 0	.615 0	618 0.0	306 0.6		o	0	6 0.61	1 0.635	0	0	0	0.609	0.608	0.620	0.634	0.613	0.616		0	Ö	618 0.	619
571	Massachusetts							0.640 0	0.646 0	.648 0.6	537 0.6		0	30 0.646	6 0.64	0 0.666	0	0	0.658	0.641	0.640	0.649	0.662	0.643	0.647 0		0	0	.646 0.	649
572	Oklahoma							0.671 0	0 229	.0 629	9.0 999		0	0	9 0.67	3 0.69	0	0	0	0.677	0.679	0.674	0.686	0.670	0.675 0		0	0	.0 699	2/29
223	Louisiana							0.604 0	0 609.0	616 0.	605 0.6		0	0	1 0.60	6 0.63	0	0	0	0.602	0.604	0.614	0.627	0.608	0.610 0		0	0	612 0.	613
574	New Mexico							0.667 0	0.674 0	.680 0.	662 0.¢		0	0	99.0 69	7 0.69₹	0 (0	0	0.670	0.673	0.673	0.689	0.668	0.674 0		0 '	0 0	669	929
5/5	lexas		0.643 0	0.651 0	0.636 0	0.657	0.664	0.663 0	0 0	673 0.6	660 0.¢		0 0	0 0	၁ (0 0	5 0	0 0	0 0	0.665	0.667	0.670	0.684	0.665	0.670		0 0	0 0	967	6/2
577	Kentucky	0.613 0.6						0.623	0 0	.02/ 685 0.	370 0.6		<i>-</i>	o c	<i>-</i>	o c	o c	0 0	0 0	0.683	0.628	0.020	0.034	0.626	0.020		o c	<i>-</i>	0 2 2 0 0	/70
578	Wisconsin							0.634 0	0	9 0	0		0		0.000	0	0	0	0	0.634	0.635	0.642	0.654	0.636	0.639		0	0	641	641
579	Tennessee							0.584 0	0	0	0		0	0	0	0	0	0	0	0.586	0.586	0.589	0.599	0.585	0.587 0		0	0	588 0.	589
280	Minnesota							0.647 0	.653 0.	o.	0		0	37 0.653	0	0	0	0	0.666	0.648	0.648	0.656	0.670 (0.650	0.654 0		0	0	653 0.	657
281	Colorado							0.666 0	0	o.	o		0	0	0	o	0	0	0	0.668	0.671	0.673	0.684 (0.668	0.671 0		0	0	670 0.	674
582	Indiana Nabraska	0.591 0.9	0.578 0.	0.583 0	0.571 0	0.591	0.596	0.595 0	0.600	602 0.5	593 0.6	658 0.631	31 0.589	89 0.600	0.598	8 0.619 o 0.668	9 0.595	0.629	0.611	0.596	0.595	0.603	0.614 (0.598	0.009.0	594	0.579 0.	596 0.	602 0.	602
584	Connecticut							0.648	0	658 0.	346 0.6		0		<i>i</i> c	<i>-</i>	0 0	0	0	0.648	0.649	0.657	0.671	0.651	655 0		0	0	555	658
585	Ohio							0.622 0	0	0	0		0	0	0	0	0	0	0	0.623	0.624	0.628	0.639	0.624	0.626 0		0	0	627 0.	628
586	Michigan							0.665 0	0	0	0		0	0	o.	0	0	0	0	0.668	0.672	0.672	0.688	0.666	0.672 0		0	0	667 0.	675
287	Arizona							0.691 0	0 869.0	0	684 0.7		0	0	6 0.692	0	0	0	0	0.700	0.704	0.692	0.706 (0.689	0 969.0		0	0	.686 0.	869
588	New Jersey							0.630	0	o 0	0 0		0 0	0 0	0 0	0 0	0 0	0	0	0.631	0.633	0.635	0.649 (0.630	0.636 0		0	0 0	631 0.	638
289	Syracuse	0.601	0.587	0.592 0	0.580 0	0.600	0.605	0.604 0	570	.610 0.	502 0.t		5 0	o c	9 0.60	0.62(5 0	0	0.620	0.604	0.603	0.611	0.622	0.606	0.608 0		o c	<u> </u>	0.00	670
591	New Tork							0.612 0	0.618	618 0.6	306 0.6		0	99 0.556	2 0.616	6 0.50	0	0	9 0	0.614	0.614	0.618	0.631	0.556	0 - 1/5.0		0	9 0	500 615 0.	618
592	Atlanta).630 C	.635 0	642 0.	529 0.6		0	0	7 0.62	9 0.65	0	0	0	0.629	0.631	0.639	0.654 (0.633	0.637 0		0	0	636 0.	640
593	Washington, DC	0.585 0.5		0.584 0		0.588	0.594 (0.595 0	0 009.	.596 0.	588 0.6		20 0.58	30 0.59	4 0.59	7 0.61	0	0	0	0.596	0.597	0.598	0.608	0.594	0.598 0		0	588 0.	595 0.	009
594	Chicago							0.592 0	0 265'	.599 0	592 0.6		28 0.58	98 0.60	1 0.593	3 0.61	0	0.627	0.611	0.590	0.590	0.602	0.613 (0.596	0.598 0		0	597 0.	602 0.	601
295	St. Louis							0 609.0	.615 0	.617 0.6	605 0.6	327 0.6	44 0.58	96 0.60	9 0.61,	2 0.63.	0	0.644	0.623	0.612	0.613	0.614	0.627 (0.610	0.613 0		0	603 0.	611 0.	919
296	Sacramento							0.663 0	0 699.0	674 0.	658 0.6	381 0.6	97 0.64	47 0.66	7 0.66	0.69	0.656	9 0.704	0.680	0.665	0.666	0.671	0.686	0.665	0.670 0	.664 0.	.637 0.	658 0.	666 0.0	672
297	Northern California							0.661 0	0 7990	675 0.	658 0.¢	81 0.6 77 0.6	99 0.6	49 0.67	0 0.65	8 0.69(0.655	0.707	0.683	0.661	0.662	0.672	0.688	0.665	0.670 0	.663	635 0.	659 0.	999	673
298	San Diego Southern California	0.649 0.6	0.643 0	0.657	0.63/ 0	0.654	0.662	0.664 0	0.6/0	661 0.	576 U.C	69 O.E	αα C.σ.	43 U.bo	0.00 L	4 U.box	0.657	0.695	0.673	0.009	0.67	0.658	0.679	0.663	7.659 U	654 0	639	655 646 0	66- 653 C	67.0
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Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

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5	PPO # PPO Name	AU BU	2	מל מ	202	AV.	200	٥	200	4 V	AW E	A	מייי	MA CO	V 07.	Y 200	YY 0	Y5 0	¥ C	מילים	E 7	L.	5	, J.L.	702	EZ	7.	קביני פיזיני	72
- 02	Broward Colinty / Palm Beach		0.024		0.737		0.000	0.032	0 808 0		796	200	0 0			7070	00.00		0.774	0.751	0.700	0.702	0.0	282	768	832	0 0	2,00	702
503	Tampa				0.817	0.786	0.854	0.865	0.891	827 0	798 0.4	882 0.8	879 0.9	07 0.840			0	0	0.764	0.748	0.808	0.821	0.840	0.784	0.768	832 0	0	887 0	807
504	Orlando		0.858		0.821	0.790	0.857	0.868	0.894 0	831 0.	801 0.8	0	82 0.9	10 0.84	-		0	0	0.769	0.752	0.812	0.826	0.844	0.789	0.772	0.836 0	.848	0 068	811
202	Jacksonville				0.819	0.788	0.856	0.867	0.894 0	0	-	.885 0.8	.881 0.9	11 0.84	3 0.730		0	0	0.764	0.748	608.0	0.822	0.842	-	_	0.834 0	.846 0	0 068	808
206	Daytona / Gainesville				0.838	0.809	0.885	0.896	0.928 0	.853 0.	0	0	0	950 0.872			0	0	0.767	0.759	0.824	0.838	0.859	0.796 (0	.858 0	.870 0.	917 0	.828
521	Diversified Dental - Las Vegas		_		0.871	0.824	0.914	0.944	0.963	0		Ο.	.949 0.9	70 0.88	_	0.884	0.916	0	0.848	0.807	0.893	0.924	0.938	0.856	٠.	0.903 0	0	959 0	.865
522	Mastercare Dental - Reno	0.921 1.038	1.071	1.121	0.984	0.929	1.048	1.079	1.132 0	.992 0.	937 1.0	0.064 1.0	.089 1.1	146 1.002	0.866		- (1.041	0.921	0.886	0.994	1.031	1.068	0.943	0.905	1.018	.053	0 2 0	966
924	Postal Ostiono Bridge Organ		140.0		0.000	0.00	9224	0.940	0.070			, ,	٠ ح	_			, ,	> <	0.040	0.003	0000	0.90	0.900	999	0.020	0 000	> +	900	0/0.
527	Bental Network - Hawaii				0.854	0.810	0.901	0.912	0.957 0			0	- 0	973 0.875				0	0.799	0.770	0.852	0.865	0.899	0.817	0.789	0.876.0	- 0	952 0	839
528	Diversified Dental - Reno				0.948	0.897	966.0	1.042	1.055 0	0	0	0.1 666.	_	0	0		1.025	1.033	0.932	0.887	0.983	1.031	1.039	0.938	0.892	1.989	.036	047 0	.943
549	Maine			0.999	0.883	0.834	0.940	0.956	1.013 0	.894 0.	0	973 0.9	971 1.03	33 0.909			0.873	0.910	0.814	0.784	0.878	0.897	0.940	0.837 (0.808	0.907 0	.925 1.	002 0	.865
220	North Dakota				0.952	0.904	1.012	1.029	1.084 0	0	_	_	_	0	0	-	0	0.972	0	0.850	0.945	0.967	1.006			0.977 0	.997 1.	.061 0	.933
551	Nevada				0.857	0.810	0.895	0.923	0.942 0	0	0		0	947 0.864	4 0.788	0	0	0.910	0.836	0.794	0.876	0.905	0.919	0.842 (0.801	0.885 0	.913 0.	937 0	.850
553	Idaho				0.879	0.843	0.919	0.933	0.961	0	0	0	0	0	0.79	4 0.859	0.877	0.893	0.831	0.809	0.876	0.893	0.913	0.848 (2	0.897 0	.912 0	951 0	998
554	Vermont				0.882	0.837	0.940	0.949	1.010 0			0	- '	0 1	4 0.75	0.835	0.850	0.890	0.798	0.776	0.865	0.878	0.924	0.827 (0.805	0.901 0	.912 0	0 866	.860
222 256	New Hampshire	0.801 0.893	0.902	0.954	0.854	608.0	0.903	116.0	0.965	881	0.827	0 0	926 0.9	7,830 0.87	0.73	7 0.81	0.830	0.866	0.784	0.75/	0.840	0.851	0.892	0.805	0.780	0.868 0	0 2/8	926	85.1
255	Washington				0.003	0.020	0.92	0.966	0.300	-		966 0.9		<i>-</i>	Σ	5	0.00	5	9	2	5	0.00	2	0.020		0 7190		900	874
558	Oregon				0.907	0.854	0.962	. 086.0	1.037 0	0	0	0		o o	n		0.906	0.944	0.842	0.807	0.904	0.926	0.968			0.930	- 0	026 0	886
559	North Carolina				0.866	0.824	0.922	0.931	0.987 0	_	_	0	_	0	0 0.736	3 0.816	0	0.865	0.782	0.764	0.848	0.861	0.902	0.812		0.886	.897	975 0	.847
260	West Virginia				0.843	0.814	0.891	0.902	0.935 0			0	0	958 0.878	m		0.811	0.826	0.768	0.761	0.827	0.842	0.863	0.799	0.791	0.863 0	.875 0	922 0	.833
561	Mississippi		0.917		0.869	0.840	0.925	0.936	0.974 0	.888	-	6.0 066.0	_	0	0	4 0.810	0	0.846	0.781	0.778	0.850	998.0	0.890			0.892 0	5	.957 0	.858
262	Arkansas		0.938		0.886	0.856	0.938	0.954	0.985 0	0		0	_	0	0	0	0	0.877	0.811	0.804	0.875	0.895	0.914	0.843 (0.910 0	.928 0	0 696	.876
563	South Carolina				0.861	0.826	0.924	0.933	0.989 0	0	_	0	_	0	~		0.809	0.838	0.759	0.754	0.836	0.851	0.889			0.885 0	0	973 0	.847
564	Rhode Island				0.821	0.786	0.866	0.877	0.913 0		_	0 0	0 (0 0			0.806	0.827	0.763	0.744	0.815	0.829	0.854	0.786 (0.842 0	0 (0 906.	.811
565	Hawaii					0.781	0.869	0.880	0.924 0		- - ı	0	0 (o (٠,	0.818	0.848	0.772	0.742	0.822	0.835	0.868		0.760	0.844 0	0 0	922 0	808
567	Pittsburgh	0.759 0.818	0.830	0.848	0.795	0.781	0.826	0.837	0.85/ 0	0.802 0.	0.7/5	0.846 0.8	847 0.8	369 0.812	2 0.724	9//0	0.790	0.80	0.756	0.738	0.792	0.805	0.818	0.779	0.753	0.838	822	0 0 0	88/.
268	Alabama		0.00			0.826	0.903	0.916		_		0		0		,	0	0.844	0.785	0.776	0.020	0.859	0.879	- +		876 0		934	846
569	Utah		0.885	0.917	0.848	0.811	0.884	0.892				0	0	0	_	_	0	0.854	0.796	0.772	0.837	0.847	0.872			0.858 0	. 0	921 0	830
220	lowa				0.856	0.818	0.912	0.923	0		_	0	_	0		_	0	0.849	0.771	0.757	0.839	0.854	0.889			0.878	0	961 0	.841
571	Massachusetts				0.865	0.821	0.910	0.920				0	0	0	_		0	0.884	0.808	0.778	0.858	0.871	0.905			0.881 0	0	957 0	.846
572	Oklahoma				0.832	0.795	0.876	0.892	0.922 0	.843 0.		0	0	0			0	0.840	0.776	0.756	0.829	0.847	0.868	_		0.855 0	.872 0	914 0	.824
573	Louisiana				0.875	0.845	0.931	0.941	0.982 0			0	μ.	0			0	0.849	0.783	0.780	0.852	0.867	0.894			0 968.0	0 806	0 696	.862
574	New Mexico			0.990	0.881	0.834	0.936	0.955	1.004 0	.893 0.		0		023 0.908	0.767		0 0	0.908	0.817	0.788	0.880	0.902	0.937	0.841		0 606.0	.929 0.	994 0	.867
576	lexas Kentucky	0.810 0.897	0.9	0.949	0.861	0.820	0.908	0.922	0.362 0		0.833 0.3	0	858 0.9	883 0.88		0.833	0.830	0.875	0.801	0.7.6	0.826	0.872	0.901		0.754	0.882 0	825 0	929	790
577	Kansas			0.924	0.845	0.805	0.887	0.903	0.934 0			0		0			0.847	0.866	0.798	0.771	0.846	0.865	0.887			0 2987	0	927 0	835
578	Wisconsin				0.857	0.823	0.902	0.912	0.948 0	.869		0	0	968 0.885	_		0	0.852	0.789	0.773	0.843	0.856	0.881		_	0.873 0	.884 0	0 686	.842
579	Tennessee				0.831	0.802	9.876	0.886	0.919 0		_	0	0	942 0.86			0	0.812	0.757	0.749	0.813	0.826	0.848		_	0.848 0	.859 0	0 606	.820
280	Minnesota				0.859	0.814	0.903	0.916	0.959 0			.930 0.9	0	0	7 0.757	7 0.834	0	0.880	0.802	0.773	0.853	0.868	0.901		٠.	0.876 0	.890	949 0	.841
282	Colorado	0.840 0.915	0.929	0.957	0.883	0.847	0.924	0.937	0.967	.89.	٠ د	0 0	949 0.9	<u> </u>			0.877	0.895	0.832	0.809	0.878	0.894	916.0	0.849	0.827	0.900 0	0 416	0 666	.869
282 583	indiana Nebraska	0.777 0.853			0.822	0.786	0.864	0.876	0.806.0	832 0	0.797	92 0.8 1.890 0.8	0	.952 0.872 .924 0.845	5 0.731	0.798	0	0.833	0.771	0.749	0.819	0.834	0.856	_		0.843 0	956	902 0	813
584	Connecticut	_			0.872	0.826	0.917	0.929	0.975 0	_	· 0	0	0	0		_	0	0.891	0.812	0.782	0.864	0.879	0.913	_		0.888	.901 0	0 996	.852
585	Ohio				0.840	0.809	0.883	0.893	0.925 0		0	0	0	0	9 0.740		0	0	0.776	0.762	0.827	0.841	0.862			0.857 0	.869	917 0	.829
586	Michigan				0.897	0.848	0.951	0.974	1.020 0		0 0	0 0	~ 0	0 0		0.881	0.908	0 0	0.841	0.808	0.902	0.928	0.961			0.926 0	.950 1	00700	.883
787	Arizona New Jersey	0.809 0.899	0.92	0.933	0.862	0.8	0.906	0.928	0.950	858	0.823 0.3	926 0.9	93/ 0.9	972 0.877	0.770		0.88	0.902	0.823	0.789	0.87	0.834	9.0	0.836	787	0.888	985	922	- 62
0 00	Syracuse				0.834	0.00	0.837	0.884	0 026.0	845			901 109	940 0.862		, ,	0	0.826	0.767	0.752	0.043	0.00	0.900	0.013		0.848	856	416	250
290	New York			0.940	0.838	0.790	0.886	0.890	0.948 0		0	0	3	0	0	-	0	0.861	0.776	0.743	0.828	0.835	0.880		0.763	0.852 0	.857 0	950 0	814
591	Richmond				0.851	0.813	0.904	0.916 (0.963	.866 0.	0	.941 0.9	0	.987 0.88		_	0	0.849	0.774	0.758	0.838	0.853	0.886		_	0.874 0	.887 0	950 0	.838
592	Atlanta				0.858	0.817	0.908	0.921	0.965 0	.870 0.	.831 0.9	0	937 0.9	34 0.88	0	-	0.844	0.871	0.793	0.770	0.851	0.868	0.899	0.817 (_	0.880	.895 0	926 0	.844
593	Washington, DC				0.818	0.779	0.858	0.865	0.903 0	.825 0.	o 0	887 0.8	877 0.9	18 0.83	0.726	0 0	0.805	0.830	0.766	0.741	0.812	0.821	0.850	0.783 (0.759 0	0.833 0	.842 0	901 0	.803
594 794	Cnicago St Louis	0.798 0.876	0.882	0.922	0.844	0.806	0.885	0.890	0.831	858	818 0.3	922 0.9	904 0.9	24 0.84	0.74	0.806	0.815	0.843	0.778	0.757	0.826	0.834	0.865	0.798	2 6//9	0 258.0	828	928	822
596	Sacramento		0.939		0.880	0.829	0.929	0.946).995 0	.887 0.	839 0.9	957 0.9	58 1.0	10 0.89	77.0 8	3 0.860	0.881	0.914	0.823	0.788	0.879	0.898	0.935	0.840	0.807	0.901	919	987 0	.861
597	Northern California				0.908	0.851	0.958	0.973	1.031 0	.913 0.	860 0.9	988 0.9	83 1.0	44 0.92	2 0.79	7 0.891	0.910	0.952	0.851	0.809	906.0	0.924	696.0	0.865	0.825	0.926 0	943 1	024 0	.883
598	San Diego		0.899	0.935		0.799	0.888	0.904	0.941 0	.851 0.	807 0.9	910 0.9	13 0.9	52 0.85	9 0.75	7 0.836	0.855	0.881	0.803	0.768	0.850	0.868	968.0	0.816 (0.782 C	0.867 0	.884 0	937 0	.831
299	Southern California	0.814 0.907	0.921	996.0	0.868	0.817	0.911	0.925	0.970 0	.872 0.	824 0.	936 0.9	34 0.9	31 0.88	0.77	5 0.859	0.875	0.909	0.823	0.784	0.870	0.886	0.922	0.834 (0.797	0.886.0	.901	0 896	.848

0.836 0.776 0.785 0.812 0.852 0.795 0.816 0.840 0.776 0.830 0.821 0.854 0.807 0.830 0.830 0.838 0.776 0.776 0.816 0.853 0.799 0.833 0.881 0.881 0.884 0.807 0.839 0.839 0.883 0.789 0.839 0.883 0.789 0.839 0.881 0.884 0.885 0.882 0.889 0.883 0.881 0.884 0.885 0.882 0.884 0.883 0.883 0.883 0.882 0.842 0.884 0.885 0.893 0.892 0.848 0.822 0.844 0.886 0.892 0.844 0.885 0.893 0.892 0.844 0.881 0.844 0.883 0.883 0.882 0.844 0.881 0.894 0.883 0.892 0.844 0.881 0.894 0.883 0.892 0.844 0.881 0.894 0.883 0.892 0.894 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.891 0.894 0.893 0.894 0.894 0.893 0.894 0.894 0.893 0.894

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

0.793 0.723 0.686 0.688 0.456 0.793 0.731 0.684 0.686 0.688 0.475 0.793 0.733 0.686 0.688 0.475 0.793 0.733 0.686 0.689 0.475 0.793 0.733 0.686 0.689 0.475 0.793 0.733 0.689 0.893 0.475 0.794 0.733 0.689 0.893 0.475 0.893 0.893 0.893 0.794 0.795 0.796 0.795 0.796 0.795 0.796 0.795 0.796 0.795 0.796 0.795 0.796 0.795 0.796 0.795 0.796 0.795 0.796 0.796 0.795 0.796 0.795 0.796	Broward Tampa Orlando Jacksonville Daytona 'Gainesville Diversified Dental - Las Vegas								20000
Target and the control of the contro	Tampa Orlando Jacksonville Daytona / Gainesville Diversified Dental - Las Vegas								5 F 2 D
Agraematical part Agra	oranga Orlando Jacksonville Daytona Cainesville Diversified Dental - Las Vegas Mastercare Dental - Reno								0.508 0.553
Again Agai	Jacksonville Daytona / Gainesville Diversified Dental - Las Vegas Mastercare Dental - Reno								0.551
Daylonesified Denial Calenswille 0.786 0.776	Daytona / Gainesville Diversified Dental - Las Vegas Mastercare Dental - Reno								0.551
Openalization of the control	Diversified Dental - Las Vegas Mastercare Dental - Reno								0.552
Maintenestria 0.990 0.827 0.861 0.861 0.869 0.862 0.869 0.861 0.869 0.879	Mastercare Dental - Reno							0.679	0.532
Pennile Ponniles 0884 0889 0889 0742 0749									0.633
Dental Opinior Picinja, Oragon Oscillo STA 0879 0879 0770 0770 0770 0770 0770 0770	Premier - Minnesota								0.581
Penntal Network + Hawaii 0919 0876 0819 0756 0782 0820 0820 0820 0780 0780 0870 0877 0780 0780 0870 0877 0770 0	Dental Options Pricing - Oregon								0.623
Diversified Denial - Pieno 6977 6852 0868 0.724 0.754 0.754 0.877 0.757	Rental Network - Hawaii								0.623
Meanine 0.884 0.852 0.735 0.747 0.741 0.819 0.825 0.748 0.747 0.741 0.819 0.827 0.740 0.759 0.759 0.789 0.782 0.781 0.781 0.782 0.781 0.782 0.781 0.782 0.781 0.782 0.781 0.782 0.781 0.782 0.781 0.782 <	Diversified Dental - Reno								0.594
North Dakoda 0.899 0.842 0.781 0.778 0.756 0.595 0.947 0.781 0.778 0.775 0.756 0.759 0.781 0.775	Maine								2 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
New Jedna O.255 0.779 0.789 0.729 0.789 0.772 0.711 0.789	North Dayota			0 755 0				0 750	
Very sead of the control of	Notice Dance			20.00				20.70	2,020
Inchination 0.847 0.795 0.729 0.682 0.712 0.473 0.907 0.857 0.652 0.771 0.448 0.907 0.857 0.752 0.771 0.448 0.907 0.882 0.649 0.756 0.729 0.673 0.748 0.729 0.873 0.729 0.873 0.729 0.873 0.729 0.873 0.844 0.892 0.844 0.892 0.842 0.893 0.728 0.729 0.873 0.844 0.892 0.844 0.892 0.844 0.893 0.728 0.749 0.740 0.740 0.740 0.843 0.740 0.843 0.893 0.844 0.789 0.770 0.720 0.893 0.844 0.789 0.770 0.720 0.893 0.844 0.789 0.780 0.720 0.893 0.844 0.789 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.780	Nevada			0.691	>			0.701	0.549
Wew Hampshire 0.847 0.726 0.729	Idaho								
New Hampshire 0.840 0.786 0.729 0.648 0.704 0.882 0.875 0.679 0.644 0.892 0.875 0.770 0.725 0.725 0.725 0.870 0.892 0.873 0.725 0.870 0.892 0.873 0.892 0.873 0.892 0.873 0.894 0.892 0.874 0.892 0.844 0.892 0.844 0.892 0.844 0.892 0.844 0.892 0.844 0.892 0.844 0.892 0.844 0.892 0.844 0.892 0.844 0.893 0.773 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.793 0.744 0.743 0.843	Vermont							0.711	0.592
Delivavarie 0831 0.780 0.725 0.679 0.699 0.440 0820 0.873 0.890 0.771 0.525 0.987 0.679 0.771 0.525 0.987 0.773 0.780 0.771 0.525 0.987 0.780 0.771 0.525 0.987 0.780 0.771 0.525 0.987 0.780 0.780 0.780 0.781 0.780 0.781 0.780 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.781 0.782 0.780 0.781 0.781 0.782 0.780 0.781 0.782 0.780 0.781 0.781 0.782 0.780 0.781 0.782 0.780 0.781 0.782 0.780 0.781 0.782 0.780 0.781 0.782 0.780 0.782 0.780 0.782 0.780 0.782 0.780 0.782 0.780 0.782 0.780 0.782 0.780 0.782 0.780 0.782 0.780	New Hampshire							0.701	0.585
Washington Oggo 0873 0803 0.756 0.771 0.525 0.997 0.930 0.738 0.776 0.0090 Oregon 0.724 0.992 0.873 0.891 0.725 0.709 0.724 0.992 0.991 0.729 0.729 0.729 0.729 0.729 0.729 0.729 0.729 0.720	Delaware							0.696	0.581
Oragon Oragon<	Washington								
North Carolina Caroli				77.				0 776	2000
Work Sispip Work Officiation Application				0.77	_			0.770	0000
Messes Viginia 0849 0803 0738 0644 0709 0448 0911 0858 0678 0774 0 Advansa O866 0821 0753 0710 0725 0449 0903 0709 0729 0 Advansa 0866 0821 0753 0710 0725 0449 0903 0709 0729 0 Advansa 086 0821 0753 0710 0725 0449 0903 0806 0729 0 Brouth Carolina 0.866 0821 0753 0710 0725 0449 090 0906 0.721 0.729 0 Brouth Carolina 0.866 0821 0720 0680 0720 0422 0815 0.770 0605 0.838 0 Brouth Carolina 0.898 0.784 0.790 0689 0.702 0478 0895 0.845 0.671 0.708 0 Britsburgh 0.798 0.771 0.717 0.717 0.868 0.466 0.853 0.806 0.642 0.876 0 Adabama 0.883 0.841 0.774 0.728 0.741 0.506 0.946 0.892 0.771 0.778 0.408 0.771 0.779 0.408 0.771 0.770 0.470 0.892 0.771 0.770 0.470 0.892 0.771 0.770 0.470 0.892 0.771 0.770 0.470 0.892 0.771 0.770 0.470 0.892 0.771 0.770 0.470 0.892 0.771 0.770 0.470 0.892 0.771 0.770 0.770 0.470 0.892 0.771 0.770 0.470 0.892 0.771 0.770 0.77	North Carolina			0.724				0.729	0.566
Missispipi 6.869 0.822 0.753 0.710 0.725 0.494 0.933 0.880 0.693 0.729 0.900 0.0014 0.986 0.844 0.785 0.790 0.725 0.493 0.930 0.727 0.725 0.729 0.900 0.900 0.721 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.725 0.948 0.930 0.720 0.726 0.930 0.720 0.726 0.930 0.720 0.726 0.930 0.720 0.726 0.930 0.720 0.726 0.930 0.720 0.726 0.945 0.920 0.720 0.726 0.930 0.720 0.726 0.946 0.920 0.720 0.726 0.946 0.920 0.720 0.726 0.946 0.920 0.720 0.720 0.948 0.920 0.720 0.720 0.948 0.920 0.720 0.720 0.948 0.930 0.720 0.720 0.948 0.930 0.720 0.720 0.948 0.930 0.720 0.720 0.948 0.930 0.720 0.720 0.948 0.930 0.720 0.720 0.948 0.930 0.720 0.720 0.720 0.948 0.930 0.720 0.720 0.720 0.948 0.720 0.720 0.720 0.948 0.720	West Virginia			0.709				0.714	0.564
Arkansais 0.896 0.854 0.785 0.739 0.751 0.509 0.721 0.729	Mississippi			0.725 C				0.729	0.582
South Carolina (1866 0.821 0.753 0.710 0.775 0.493 0.990 0.877 0.692 0.729 (1874 0.749 0.749) 0.749 0.	Arkansas			0.753 0				0 759	0.584
Public particular	Solita O calloo			201.00				200	1 1 1
Hydrode Island Hydrode Island	South Carollia			0.723	۰ د			0.729	0.700
Hawaii 0.885 0.794 0.730 0.689 0.702 0.478 0.895 0.845 0.671 0.702 0.478 0.895 0.845 0.671 0.703 0.704 0.704 0.705 0.478 0.857 0.805 0.680 0.642 0.675 0.690 0.404 0.805 0.804 0.675 0.607 0.408 0.805 0.605 0.605 0.600 0.404 0.805 0.804 0.805 0.804 0.805 0.600 0.404 0.805 0.804 0.805 0.804 0.805 0.804 0.805 0.804 0.805	Rhode Island			0.635				0.638	0.50/
Prittsburgh Prittsburgh Prittsburgh Prittsburgh Prittsdelphia Prittsburgh Prittsdelphia Prittsburgh Prittsdelphia Prittsburgh Prittsdelphia Pr	Hawaii			0.702 C				0.708	0.548
Philadelphila 0.815 0.777 0.717 0.671 0.683 0.486 0.872 0.882 0.681 0.777 0.774 0.780 0.946 0.872 0.885 0.817 0.780 0.774 0.683 0.681 0.781 0.780 0.774 0.689 0.971 0.780 0.775 0.989 0.971 0.774 0.780 0.777 0.780 0.773 0.886 0.877 0.780 0.777 0.780 0.777 0.877 0.780 0.774 0.887 0.886 0.877 0.780 0.771 0.780 0.771 0.780 0.771 0.780 0.771 0.780 0.771 0.780 0.771 0.780 0.781 0.772 0.772 0.772 0.773 0.876 0.773 0.876 0.773 0.876 0.773 0.876 0.773 0.870 0.875 0.772 0.773 0.870 0.873 0.881 0.776 0.773 0.871 0.773 0.881 0.775 0.773 0.773	Pittshurah			0 668 0				0.676	0.532
Altabama 0.883 0.841 0.771 0.774 0.728 0.749 0.749 0.729 0.741 0.741 0.742 0.741 0.742 0.741 0.742 0.741 0.742 0.741 0.742 0.741 0.742 0.741 0.742 0.744 0.741 0.742 0.741 0.742 0.741 0.742 0.744 0.744 0.744 0.745 0.745 0.745 0.744 0.744 0.745 0.745 0.745 0.745 0.744 0.744 0.745 0.745 0.745 0.747 0.742 0.745 0.745 0.745 0.744 0.745 0.7	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			0000					1 1 1
Alabama O.881 O.881 O.781 O.774 O.730 O.947 O.770 O.947 O.770 O.947 O.770 O.947 O.770 O.971 O.770 O.977 O.870 O.771 O.770 O.977 O.870 O.771 O.870 O.771 O.870 O.871 O.870 O.871 O.887 O.880 O.871 O.887 O.880 O.871 O.887 O.880 O.871 O.880 O.871 O.880 O.875 O.890 O.871 O.880 O.875 O.890 O.875 O.890 O.770 O.781 O.782 O.780 O.780 O.890 O.875 O.890 O.780 O.890 O.875 O.890 O.780 O.890 O.870 O.780 O.780 O.780 O.780 O.780 O.780 <	rniadelpnia							0.690	0.044
Usable OBTO OBTO ORST OFFS <	Alabama							0.748	0.582
loward 0.837 0.795 0.778 0.700 0.477 0.897 0.870 0.770 0.477 0.897 0.870 0.770 0.877 0.880 0.661 0.689 0.771 0.877 0.880 0.661 0.689 0.771 0.877 0.880 0.671 0.771 0.877 0.880 0.775 0.778 0.486 0.826 0.775 0.778 0.486 0.826 0.775 0.778 0.486 0.878 0.775 0.778 0.486 0.878 0.775 0.778 0.486 0.878 0.778 0.747 0.747 0.788 0.778 0.749 0.747 0.778 0.788 0.787 0.747 0.747 0.788 0.778 0.749 0.747 0.788 0.788 0.789 0.778 0.748 0.878 0.778 0.748 0.878 0.778 0.749 0.889 0.747 0.747 0.788 0.788 0.789 0.749 0.747 0.747 0.748 0.889 0.789 <t< td=""><td>Utah</td><td></td><td></td><td>0.730 C</td><td></td><td></td><td></td><td>0.737</td><td>0.579</td></t<>	Utah			0.730 C				0.737	0.579
Massachusents 0.825 0.778 0.725 0.679 0.629 0.471 0.877 0.887 0.661 0.697 Oklahoma 0.826 0.778 0.725 0.679 0.629 0.471 0.877 0.887 0.681 0.687 0.674 0.877 0.687 0.786 0.714 0.877 0.887 0.689 0.741 0.877 0.887 0.887 0.689 0.741 0.877 0.887 0.887 0.887 0.689 0.748 0.749 0.749 0.749 0.789 0.749 0.789 0.749 0.789 0.749 0.889 0.879 0.899 0.891 0.789 0.749 0.789 0.789 0.749 0.789 0.899 0.789 0.789	ewol							0 706	0.555
New Measurant Series 2	Monocopii							200) ()
Oklahoma 0.826 0.779 0.779 0.771 0.476 0.911 0.887 0.830 0.651 0.659 0.771 0.470 0.911 0.887 0.830 0.875 0.774 0.911 0.888 0.875 0.691 0.774 0.911 0.888 0.875 0.691 0.774 0.911 0.888 0.875 0.897 0.774 0.898 0.875 0.774 0.899 0.875 0.775 0.775 0.775 0.772 0.775 0.772 0.775 0.772 0.775 0.772 0.775 0.775 0.772 0.775 0.7	Massaciusetts							160.0	D+1:10
Louisiana 0.850 0.779 0.744 0.696 0.775 0.476 0.476 0.877 0.741 0.860 0.677 0.744 0.898 0.728 0.496 0.928 0.875 0.734 0.748 0.898 0.899 0.899 0.891 0.708 0.734 0.748 0.899 0.899 0.899 0.891 0.708 0.734 0.748 0.728 0.899 0.899 0.891 0.708 0.734 0.748 0.728 0.899 0.899 0.891 0.708 0.734 0.748 0.728 0.899 0.899 0.899 0.891 0.708 0.739 0.899 0.	Октаноша			>				0.697	0.550
New Mexico New Me	Louisiana			0.715 C				0.714 0	0.590
Texas 0.881 0.839 0.775 0.739 0.504 0.841 0.870 0.749 0.740 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.749 0.870 0.849 0.870 0.849 0.870 0.879 0.870 0.880 0.870 <th< td=""><td>New Mexico</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.734</td><td>0.571</td></th<>	New Mexico							0.734	0.571
Kentucky 0.837 0.776 0.735 0.690 0.770 0.479 0.896 0.872 0.770 0.771 0.771 0.772 0.479 0.896 0.875 0.770 0.771 0.771 0.760 0.772 0.479 0.896 0.879 0.879 0.770 0.771 0.771 0.773 0.749 0.896 0.845 0.879 0.879 0.879 0.879 0.879 0.879 0.879 0.770 0.771 0.773 0.749 0.999 0.899	Texas							0 747	0.585
Michaesa Misconsin 0.886 0.878 0.773 0.774 0.773 0.773 0.774	No state of N			0 202 0				002.0	0.55
Kansas U6820 0.777 0.773 0.770 0.730 0.895 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.899 0.890 0.890 0.890 0.890 0.738 0.899 0.890 0.890 0.890 0.890 0.738 0.899 0.890 0.890 0.890 0.738 0.899 0.890 0.890 0.738 0.739 0.890 0.890 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0.890 0.890 0.739 0	Nemacky							607.0	
Wisconsin 0.868 0.828 0.762 0.731 0.499 0.930 0.875 0.700 0.738 0.720 0.731 0.499 0.939 0.875 0.770 0.731 0.499 0.939 0.875 0.720 0.733 0.499 0.875 0.720 0.733 0.499 0.879 0.875 0.720 0.733 0.499 0.889 0.889 0.893 0.699 0.899 0.870 0.799	Kansas							0.689	0.548
Tennessee 0.876 0.831 0.766 0.720 0.733 0.499 0.885 0,702 0.739 0.886 Minnesota 0.825 0.781 0.720 0.739 0.885 0.489 0.882 0.839 0.894 0.894 0.894 0.892 0.831 0.786 0.721 0.739 0.886 0.899 0.709 0.746 0.749 0.748 0.892 0.891 0.789 0.746 0.749 0.748 0.891 0.891 0.892 0.893 0.895 0.894 0.749 0.749 0.748 0.891 0.891 0.899 0.749 0.749 0.749 0.749 0.749 0.891 0.891 0.892 0.893 0.893 0.898 0.799 0.894 0.799 0.894 0.891 0.892 0.893 0.893 0.898 0.899 0.894 0.893 0.898 0.799 0.894 0.893 0.893 0.898 0.899 0.894 0.893 0.899 0.894 0.899 0.89	Wisconsin							0.738	0.564
Minnesota 0.825 0.781 0.725 0.689 0.469 0.882 0.893 0.694 0.894	Tennessee			0.733				0.739	0.583
Colorado 0.885 0.841 0.775 0.729 0.509 0.509 0.709 0.705 0.7	Minnesota			0 689 0				0 694	25.5
Coloridado U.SEG 0.841 0.775 0.729 0.184 0.179 0.184 0.184 0.179 0.184	0-11-							1 00	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Incidanta 0.856 0.813 0.747 0.704 0.719 0.489 0.921 0.859 0.687 0.724 0.704 0.719 0.489 0.829 0.887 0.713 0.487 0.909 0.829 0.879 0.713 0.487 0.910 0.829 0.837 0.719 0.489 0.829 0.839 0.719 0.829 0.713 0.487 0.910 0.829 0.719 0.489 0.829 0.829 0.719 0.481 0.829 0.824 0.829 0.724 0.829 0.724 0.827 0.727 0.726 0.829 0.472 0.886 0.839 0.824 0.829 0.824 0.829 0.827 0.829 0.827 0.829 0.827 0.829 0.829 0.827 0.829 0.	Colorado							0.746	0.583
Nebraska 0.850 0.810 0.746 0.699 0.773 0.487 0.910 0.859 0.683 0.779 0.000 0.0000 0.683 0.779 0.786 0.725 0.879 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.849 0.870 0.840 0.870 0.870 0.840 0.870 0.840 0.870 0.840 0.870 0.870 0.840 0.870 0.870 0.840 0.870 0.870 0.840 0.870 0.	Indiana			0.719 (0.724	0.570
Connecticut 0.830 0.786 0.723 0.679 0.683 0.472 0.890 0.840 0.663 0.689 0.689 0.690 0.690 0.690 0.690 0.690 0.690 0.690 0.690 0.690 0.690 0.690 0.680 0.683 0.683 0.683 0.683 0.684 0.687 0.724 0.890 0.891 0.867 0.687 0.724 0.890 0.897 0.687 0.724 0.890 0.897 0.689 0.724 0.890 0.897 0.689 0.728 0.890 0.897 0.689 0.728 0.890 0.897 0.890 0.897 0.689 0.728 0.890 0.897 0.689 0.728 0.890 0.728 0.890 0.728 0.890 0.728	Nebraska			0.713 C				0.719	0.561
Ohio Michigan Arizona Michigan Okasa	Connecticut			0.693				0.698	0.556
Michigan 0.857 0.787 0.786 0.689 0.491 0.491 0.897 0.897 0.898 0.894 0.897 0.894 0.8				0 0 0 0				7000	
Michigan 10.827 0.786 0.689 0.683 0.472 0.886 0.889 0.869 0.869 0.899 0.889 0.884 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.889 0.899 0	<u> </u>			0.7.9				0.724	0011
Arizona 0.856 0.818 0.754 0.706 0.715 0.491 0.919 0.867 0.869 0.725 0 New Jersey 0.813 0.752 0.703 0.715 0.491 0.919 0.867 0.869 0.725 0 Syracuse 0.849 0.813 0.752 0.703 0.715 0.488 0.909 0.857 0.868 0.723 0 Syracuse 0.883 0.792 0.728 0.684 0.897 0.476 0.893 0.842 0.667 0.703 0.891 0.894 0.895 0.792 0.792 0.894 0.895 0.472 0.896 0.893 0.892 0.842 0.669 0.703 0.891 0.893 0.892 0.842 0.669 0.793 0.891 0.893	Michigan							0.699	0.553
New Jersey 0.849 0.813 0.752 0.703 0.715 0.486 0.909 0.887 0.686 0.723 0.897 0.842 0.813 0.752 0.703 0.715 0.486 0.909 0.887 0.686 0.723 0.897 0.842 0.891 0.842 0.892 0.842 0.892 0.842 0.893 0.842 0.892 0.842 0.893 0.842 0.893 0.842 0.893 0.842 0.893 0.842 0.893 0.842 0.893 0.842 0.893 0.893 0.842 0.893 0	Arizona			_				0.726	0.566
Syracuse 0.833 0.792 0.728 0.684 0.897 0.476 0.893 0.842 0.667 0.703 0.894 0.894 0.897 0.476 0.893 0.842 0.667 0.703 0.894 0.894 0.895 0.472 0.897 0.476 0.898 0.472 0.898 0.898 0.898 0.898 0.898 0.898 0.898 0.898 0.898 0.898 0.898 0.898 0.898 0.898 0.899 0.898 0.8	New Jersey			_				0.723	0.561
New York 0.821 0.785 0.727 0.679 0.689 0.472 0.876 0.828 0.663 0.698 0 1	Syracuse			0.697 C			_	0.703	0.555
Richmond 0.864 0.819 0.725 0.728 0.483 0.926 0.874 0.691 0.728 0.789 0.729	New York			_			_	0.698	0.547
Altanta 0.834 0.730 0.730 0.685 0.476 0.892 0.842 0.688 0.705 0.705 0.705 0.705 0.705 0.705 0.705 0.705 0.705 0.705 0.705 0.705 0.845 0.886 0.705 0.705 0.845 0.886 0.705 0.845 0.886 0.705 0.845 0.886 0.705 0.845 0.886 0.705 0.845 0.886 0.705 0.845 0.886 0.705 0.845 0.895 0.709 0.845 0.895 0.709 0.845 0.895 0.709 0.885 0.806 0.717 0.805 0.708 0.845 0.895 0.709 0.885 0.805 0.709 0.885 0.805 0.705 0.705 0.805 0.705 0.805 0.705 0.805 0.705 0.705 0.705 0.805 0.705 0.705 0.805 0.70	Bichmond							0 728	0.571
Mashington, DC 0.845 0.890 0.741 0.693 0.470 0.822 0.842 0.840 0.710 0.7	V-101110114							27.0	- 1
Washington, DC 0.834 0.800 0.741 0.693 0.773 0.481 0.889 0.840 0.867 0.717 0 Chicago 0.245 0.806 0.759 0.485 0.904 0.883 0.680 0.717 0 St. Louis 0.848 0.806 0.779 0.482 0.906 0.789 0.886 0.870 0.717 0 Sacramento 0.864 0.819 0.778 0.708 0.782 0.926 0.874 0.899 0.772 0 0.896 0.772 0 0.896 0.772 0 0 0.896 0.772 0 0.896 0.772 0 0 0.772 0 0 0.897 0.989 0.772 0 0.896 0.772 0 0 0.774 0 0 0.772 0 0 0.772 0 0 0 0.772 0 0 0.772 0 0 0 0 0.772 0 0	Allanta				_			0.703	0.534
Chicago Chicago 0.845 0.806 0.745 0.697 0.709 0.485 0.804 0.875 0.770 0.710 0.885 0.800 0.771 0.814 0.895 0.790 0.485 0.904 0.889 0.787 0.790 0.885 0.789 0.885 0.784 0.889 0.783 0.708 0.722 0.492 0.995 0.797 0.773 0.708 0.753 0.708 0.787 0.787 0.783 0.787 0.	Washington, DC							0.712	0.552
St. Louis 0.848 0.805 0.739 0.695 0.709 0.483 0.909 0.858 0.677 0.714 0 Sacramento 0.864 0.819 0.752 0.709 0.722 0.492 0.926 0.874 0.872 0.700 0.722 0.492 0.926 0.874 0.899 0.727 0 Northern California 0.913 0.871 0.803 0.753 0.767 0.523 0.975 0.921 0.735 0.774 0 San Diego 0.778 0.778 0.752 0.696 0.659 0.451 0.840 0.799 0.655 0.668 0	Chicago							0.717	0.563
Sacramento 0.864 0.819 0.753 0.708 0.722 0.492 0.926 0.874 0.689 0.727 0 Northern California 0.913 0.871 0.803 0.752 0.652 0.497 0.921 0.735 0.770 0.787 0.752 0.696 0.690 0.491 0.840 0.799 0.752 0.696 0.690 0.6	Strouis							0.714	0.566
Sadramento 0.364 0.619 0.752 0.706 0.722 0.432 0.526 0.874 0.859 0.727 0 0.741 0.871 0.871 0.872 0.745				200				1 1 1	
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San Diego 0.787 0.752 0.696 0.650 0.659 0.451 0.840 0.793 0.635 0.668 0	Northern California			0.767 C				0.774	0.601
				0 659 0				0 668	0.530
C 100 C C C C C C C C C C C C C C C C C				200.0	0 0			200.0	000
Southern California 0.816 0.782 0.726 0.675 0.685 0.469 0.870 0.822 0.659 0.695 0		0.816 0.7		0.685 C	.469 0.87	_		0.695	0.547

00 0P 0Q 0R 0S 0T 0.724 0.725 0.693 0.747 0.749 0.746	0.749 0.716 0.759 0.764	0.749 0.715 0.756 0.761	0.757 0.716 0.769	0.803 0.760 0.781 0.793	0.876 0.813 0.881 0.892 0.814 0.767 0.807 0.816	0.812 0.763 0.817 0.826	0.766 0.728 0.774	0.882 0.827 0.845 0.860	0.843 0.785 0.863	0.775 0.735 0.755 0.767	0.800 0.757	0.760 0.716 0.783 0.	0.777 0	0.799 0.753 0.812 0.821	0.753 0.707 0.776 0.781	0.750 0.758 0.715 0.772 0.776 0.777	0.774 0.728 0.784	0.710 0.781 0.786	0.742 0.705 0.749	0.731 0.701 0.733	0.745 0.709 0.749 0.755	0.772 0.770 0.743 0.781 0.786 (0.759 0.712 0.778 0.784	0.765 0.724 0.779 0.785	0.754 0.723 0.775	0.790 0.745 0.797 0.806	0.728 0.696 0.734	0.768 0.727 0.768 0.776	0.740 0.700 0.754 0.758	0.769 0.726 0.781	0.748 0.706 0.765 0.769	0.747 0.711 0.749 0.756	0.781 0.738 0.795 0.802	0.787 0.739 0.791 0.800	0.783 0.742 0.777	0.749 0.710 0.769	0.749 0.715 0.768	0.758 0.713 0.773	0.738 0.704 0.748	0.755 0.717 0.780 0.	3 0.781 0	813 0.810 0.766 0.825 0.834
0M 0N 0.775 0.714	0.722 0.765 0.788 0.739	0.722 0.764 0.785 0.738	0.717 0.762 0.783 0.735 0.718 0.777 0.801 0.744	0.809 0.805 0.826 0.791	0.830 0.907 0.945 0.862 0.795 0.827 0.852 0.802	0.780 0.838 0.870 0.802	0.732 0.790 0.819 0.758	0.905 0.875 0.898 0.865	0.780 0.880 0.916 0.829	0.780 0.777 0.796 0.764	0.767 0.817 0.841 0.787	0.705 0.794 0.828 0.750	0.732 0.805 0.835 0.766 0	0.758 0.830 0.865 0.790	0.695 0.788 0.821 0.742	0.804 0.745	0.734 0.794 0.818 0.760	0.699 0.794 0.827 0.748	0.711 0.762 0.786 0.733	0.712 0.741 0.758 0.721	0.719 0.762 0.785 0.736	0.726 0.724 0.799 0.823 0.768 0.7	0.705 0.791 0.823 0.748	0.724 0.792 0.821 0.756	0.734 0.771 0.793 0.746 0.695 0.790 0.817 0.750	0.756 0.816 0.847 0.781	0.703 0.741 0.760 0.718	0.744 0.784 0.807 0.758	0.699 0.761 0.785 0.727	0.728 0.795 0.825 0.759	0.701 0.771 0.797 0.734	0.722 0.763 0.785 0.738	0.739 0.808 0.839 0.770	0.755 0.812 0.842 0.777	0.769 0.797 0.821 0.773	0.703 0.773 0.800 0.736	0.708 0.780 0.813 0.742	0.710 0.787 0.817 0.748 0.733 0.796 0.825 0.761	0.706 0.759 0.784 0.729	0.705 0.782 0.812 0.742	0.839 0.773 0.	0
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00 0A 0B 0C 0D 0736 0.757 0.	0.747 0.796 0.753 0.771	0.751 0.768	0.753 0.810 0.762 0.783	0.807 0.828 0.782 0.797	0.885 0.948 0.878 0.905 0.815 0.856 0.806 0.824	0.821 0.874 0.813 0.836	0.774 0.822 0.765 0.790	0.785 0.857 0.794 0.820	0.845 0.924 0.854 0.884	0.778 0.798 0.755 0.770	0.797 0.850 0.802 0.822	0.763 0.836 0.774 0.800	0.780 0.842 0.783 0.808 0	0.809 0.868 0.806 0.831	0.756 0.829 0.767 0.794	.764 0.754 0.814 0.764 0.787 0.	0.770 0.828 0.778 0.799	0.762 0.835 0.772 0.800 0	0.744 0.791 0.742 0.763	0.750 0.794 0.741 0.763	0.747 0.790 0.742 0.762	0.775 0.801 0.814 0.775 0.796 0.000 0.770 0.870 0.780 0.770 0.800 0.000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00	0.762 0.831 0.770 0.796	0.768 0.827 0.771 0.794	0.758 0.798 0.751 0.770 0.783 0.811 0.766 0.790	0.798 0.850 0.792 0.815	0.726 0.767 0.727 0.744	0.770 0.812 0.764 0.783	0.736 0.794 0.746 0.768	0.772 0.831 0.775 0.798	0.744 0.807 0.756 0.779	0.749 0.790 0.743 0.763	0.784 0.845 0.788 0.811	0.795 0.845 0.787 0.810	0.789 0.824 0.773 0.793	0.745 0.810 0.759 0.781	0.759 0.817 0.758 0.782	0.761 0.823 0.766 0.791 0.774 0.832 0.776 0.799	0.741 0.789 0.740 0.761	0.751 0.823 0.769 0.793	0.784 0.807	
0.746	0.751	0.760 0.734 0.743 0.751	0.758	0.803 0.796 0.806 0.816	0.897	0.828 0.795 0.811 0.827	0.783 0.750 0.767 0.770	0.878 0.886 0.912	0.861 0.820 0.831 0.850	0.776 0.768 0.778 0.785	0.803	0.784 0.736 0.753 0.764	0.758 0.770 0.782 0.	0.820 0.779 0.798 0.812 0.	0.775 0.729 0.745 0.758 0.	0.756 0.771 0.738 0.747 0.759 0.	0.784 0.756 0.762 0.778 0.	0.780 0.735 0.749 0.763	0.755 0.726 0.739 0.744	0.731	0.757 0.731 0.743 0.747	0.768 0.782 0.754 0.764 0.773 0.	0.779 0.737 0.751 0.763	0.783 0.746 0.761 0.769	0.756	0.807 0.773 0.789 0.801	0.714 0.722 0.727	0.773	0.753 0.720 0.730 0.740	0.786 0.750 0.764 0.774	0.799	0.758 0.733 0.745 0.749	0.786	0.801 0.772 0.785 0.799	0.792	0.766 0.727 0.739 0.748	0.776 0.727 0.751 0.755	0.762	0.754 0.721 0.737 0.739	0.755 0.	0.800 0.764 0.781 0	0.834 0.789 0.810 0.823 0.
02 03 04 0.705 0.705 0.685	0.751 0.728 0.731 0.713 0. 0.744 0.723 0.727 0.709 0	0.727 0.731 0.713	0.758 0.730 0.734 0.713 0.	0.773 0.783 0.764	0.868 0.827 0.837 0.805 0. 0.800 0.780 0.790 0.767 0.	0.776 0.783 0.756	0.738 0.742 0.719	0.842 0.843 0.858 0.837 0.	0.799 0.807 0.775	0.748 0.757 0.740	0.797 0.772 0.778 0.756 0.	0.728 0.731 0.703	0.778 0.744 0.749 0.723 0.	0.765 0.770 0.742	0.719 0.723 0.695	0.760 0.729 0.734 0.712 0.	0.742 0.749 0.726	0.723 0.727 0.699	0.715 0.720 0.699	0.740 0.716 0.720 0.698 0.	0.720 0.725 0.705	0.771 0.742 0.747 0.726 0.	0.725 0.729 0.703	0.736 0.741 0.716		0.756 0.762 0.737	0.706 0.711 0.694	0.760 0.740 0.746 0.726 0.	0.713 0.717 0.696	0.738 0.743 0.719	0.753 0.720 0.723 0.701 0.	0.721 0.727 0.707	0.784 0.750 0.755 0.730 0.	0.752 0.759 0.733	0.770 0.754 0.761 0.741 0.	0.723 0.726 0.703	0.724 0.725 0.700	0.762 0.725 0.730 0.705 0. 0.771 0.740 0.745 0.721 0.	0.714 0.718 0.697	0.768 0.730 0.731 0.707 0.	0.750 0.756 0.730	0.778 0.782 0.754
	Broward County / Palm Beach Tampa		Jacksonville Davtona / Gainesville	Diversified Dental - Las Vegas	Mastercare Dental - Reno Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Diversified Dental - Reno Maine				New Hampshire			North Carolina	West Virginia Mississippi		South Carolina	Rhode Island		Philadelphia			Massachusetts								Nebraska							Washington, DC			Northern California

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(a) (a) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	0.768 0.787 0.788	0.839	0.809		0.773 0	0	0.738		0	0.777	_	0
0.816 0.787 0.792 0.769 0.809 0.828 0.788 0.754 0.750 0.750 0.777 0.796 0.788 0.751 0.757 0.736 0.777 0.796 0.774 0.751 0.755 0.769 0.789 0.789 0.779 0.758 0.759 0.743 0.790 0.815 0.790 0.758 0.762 0.740 0.781 0.800 0.803 0.771 0.778 0.751 0.799 0.821 0.790 0.772 0.775 0.755 0.730 0.81 Sey 0.778 0.751 0.755 0.730 0.751 0.793 K 0.778 0.751 0.755 0.751 0.753 0.711 0.793	0.780 0.800 0.798	0.852 0	0.817 0		0.784 0	0	0.746		0	0.785	_	0
Cut 0.788 0.751 0.754 0.730 0.777 0.796 0.774 0.751 0.754 0.750 0.740 0.778 0.750 0.740 0.751 0.750 0.740 0.751 0.750 0.740 0.751 0.750 0.740 0.741 0.801 0.750 0.750 0.752 0.750 0.740 0.781 0.802 0.771 0.778 0.751 0.750 0.821 0.780 0.771 0.778 0.751 0.780 0.821 0.780 0.771 0.781 0.751 0.752 0.780 0.781 0.781 0.751 0.752 0.740 0.781 0.	0.807 0.827 0.825	0.872 0	0.842 0		0.811 0	0	0.781		0	0.816	_	0
0.774 0.751 0.757 0.736 0.769 0.789	0.769 0.790 0.792	0.847 0	0.816		0.776 0	0	0.736		0	0.780	_	0
cut 0.801 0.765 0.769 0.743 0.790 0.815 0.790 0.815 0.790 0.781 0.780 0.781 0.780 0.781 0.780 0.781 0.780 0.781 0.780 0.781 0.780 0.781 0.780 0.781 0.780 0.781 0.781 0.781 0.781 0.781 0.781 0.785 0.780 0.780 0.781 0.781 0.785 0.780 0.780 0.781 0.	0.776 0.787 0.784	0.826	0.796 0		0.774 0	0	0.754		0	0.778	_	0
8ey 0.781 0.755 0.755 0.757 0.731 0.800 0.791 0.790 0.772 0.779 0.757 0.739 0.821 0.790 0.772 0.790 0.751 0.790 0.811 0.790 0.772 0.781 0.751 0.755 0.730 0.790 0.781 0.781 0.751 0.755 0.730 0.790 0.788 0.781 0.	0.792 0.812 0.811	0.866	0.830		0.797 0	0	0.757		0	0.797	_	0
0.803 0.771 0.778 0.751 0.799 0.821 0.790 0.772 0.779 0.757 0.789 0.811 0.781 0.751 0.755 0.730 0.769 0.798 0.781 0.751 0.755 0.730 0.769 0.798 0.785 0.748 0.751 0.727 0.771 0.789 0.772 0.731 0.731 0.727 0.727 0.727 0.727 0.727 0.737	0.776 0.795 0.796	0.846	0.817 0		0.781	0	0.748		0	0.786	_	0
Sey 0.772 0.779 0.757 0.789 0.811 0.781 0.751 0.755 0.730 0.769 0.811 0.785 0.748 0.751 0.757 0.779 0.798 0.772 0.789 0.751 0.752 0.789	0.806 0.830 0.819	0.871	0.833		0.808.0	0	0.772			0.807	_	0
sey 0.781 0.751 0.755 0.730 0.789 0.798 0.798 0.779 0.779 0.789 0.759 0.	0.804 0.818 0.807	0.846	0.814		0 0000		785			080	_	0808 081
0.785 0.748 0.751 0.727 0.771 0.793 0.772 0.772 0.772 0.772 0.773 0.779	262 0 762 0 782 0	0.842	0 808 0		0.783 0	0	0.748			0.779	_	0 799 0 80
0.772 0.738 0.738 0.789	0.766 0.785 0.788	0.843	0811		0 773 0	-	0 733		0	0 775	_	0802 079
01:0	0.765 0.779 0.779	0.835	0 798 0		0 770	, ,	0 722		-	0 762	_	0.791 0.79
X	0.785 0.807 0.806	0.865	0 828 0		0 791	, ,	0 747			702	_	0818 081
0100 000 000 0000 0000 0000	0.703 0.913 0.911	0.000	20.0		707.0		720			707.0		0.010
410.0 067.0 #47.0 077.0 C07.0 #37.0 A FOR OF A F	0.750 0.613 0.611	0.00	0.020		0.797		0.70			7 2 2		20.0 615.0
0.750 0.751 0.754 0.754 0.755 0.751	0.700 0.700 0.700	9.00	0.70		0.720	-	0.720		0.606 0.755	0.738		0.77
0.786 0.747 0.722 0.767 0.794	0.762 0.782 0.788	0.845	0.813		0.777.0	o (0.725		0.833 0.765	27770	_	0.803 0.79
0.796 0.761 0.766 0.741 0.788 0.810	0.789 0.810 0.807	0.861	0.826 0.		0.793 0	0 (0.755		0.853 0.790	0.794	_	0.816 0.81
0.797 0.765 0.770 0.744 0.788 0.815	0.798 0.817 0.810	0.863	0.825 0		0.800	383 0.856	0.763 0.76		0.858 0.795	_	_	0.81/ 0.82
alifornia 0.823 0.785 0.789 0.760 0.809 0.841	.798 0.819 0.842 0.836 C	.836 0.894 0.	.829 0.854 0.7	772 0.837	0.825 0	.916 0.888	0.778 0.77		0.889 0.816	_	_	0.845 0.84
0.773 0.750 0.756 0.734 0.767 0.791	.765 0.781 0.793 0.785 0	0	.774 0.795 0.7	750 0.796	0.778 0	.847 0.821	0.757 0.75	57 0.798	0.824 0.775		.742 0.780	0.789 0.79
Southern California 0.782 0.754 0.759 0.735 0.772 0.800 0.766	.766 0.785 0.799 0.793 0	.797 0.841 0.	.784 0.806 0.7	749 0.800	0.785 0	.861 0.835	0.754 0.75	53 0.807	0.837 0.779		.746 0.790	0.800 0.80

MC-DENT-PPO-CH-25-MD

# Odd	PPO # PPO Name	21	22	23	24	25	26		28	2A 2	B 21) 21	2L		2N	20	2P	20	2R	2S	2T	31			34	35 (7 3	8 3	۷
	Miami	0.760 0.760	0.728 0	0.732 0	0.714 0	0.752 0	0.760 0	0.738 0.	0.748 0.	766 0.7	37.0 267.	89 0.794	94 0.777	7 0.802	0.762	0.769	0.754	0.721	0.766	0.776	0.772 (0.699 0	0.704 0	0.687 0	.720 0.	727 0.7	0.705 0.7	0.713 0.7	13
202	Broward County / Paim Beach							۱ 0	0	0	> 0	<u> </u>	_	ى ر	0	5 0	5 0	0.755	0.791	0.802	0.801				725	> 0			20 0.7	8 1
505	Tampa							0.782	0	0		<i>-</i>	, ,	, ,	0		<i>-</i>	0.750	0.794	0.805	9080				730 0	0 0			58 0.7	5 6
505	Jacksonville	0.786 0.			0.753 0	0.784 0	0.793 0	۱ ۵	0	0	0	0	, 0	, 0	0	0	0	0.756	0.791	0.802	0.802				724 0	0			52 0.7	23
909	Daytona / Gainesville							0	0	0	0	0	0	0	0	0	0	0.767	0.809	0.821	0.819				.720 0	0			0	22
521	Diversified Dental - Las Vegas							9	0	0	0	0	0	O	0	0	0	0.835	0.852	0.868	0.889	_			.828 0	0			o.	20
522	Mastercare Dental - Reno							0	_	_	0	-	0	_	0	0	0	0.907	0.955	0.976	0.986				.856 0	0			0	42
524	Premier - Minnesota						0.879 0	0.872 0.	0	0	0	0	0	0	0	0	0	0.837	0.868	0.882	0.894 (_			.812 0	0			o.	62
526	Dental Options Pricing - Oregon							ω.	0	0	0	0	0	0	0	0	0	0.832	0.873	0.891	0.901				.794 0	0			0	856
527	Rental Network - Hawaii							4 (0	0	0 0	0 0		0 0	0	0 (0 0	0.786	0.824	0.838	0.844	_			750 0	0 (o (8 6
228	Diversified Dental - Reno	0.929 0.	0.932 0	0.948 0	0.926 0	0.945 0	0.964 0	0.972 0.	0	0 0	o 0	o .	_ (٠ د	0 0	5 0	5 0	0.919	0.937	0.950	186.0	_			0 818.0	0			74	2 ;
550	Maine North Dakota							o 0.	0	952 0.9	0	944 0.96			0.00	0	0.90	0.858	0.040	0.932	0.000	0.763			798 0	0			59 0.0	- 0
551	Nevada							9	0	0	0	0	, .	, .	0		0	0.808	0.823	0.839	0.858				802 0	0			42 0.8	4
553	Idaho							о	0	0	0	0		0	0	0	0	0.814	0.852	0.864	0.865				784 0	0			119 0.8	52
554	Vermont							က	0	0	0	0	U	O	0	0	0.820	0.777	0.840	0.854	0.850				.718 0	0			68 0.7	1
522	New Hampshire							æ	805 0.	338 0.8	867 0.847	47 0.86	32 0.83	0	0	0	0.803	0.764	0.819	0.832	0.829 (0.755 (715 0	.760 0.	772 0.7	747 0.7	60 0.7	99,
556	Delaware	0.829 0.	0.794 0	0.802 0	0.777 0	0.823 0	0.836 0	0.818 0.	833 0.	364 0.8	<u>.</u>	52 0.87	79 0.85	8 0.888	0.843	0	0.829	0.789	0.836	0.851	0.852 (0.773 (0.756 0	0.764 0.	.741 0	.781 0.	793 0.7	76 0.7	88 0.7	95
222	Washington																													
228	Oregon							0 9	864 0.	30 768	119 0.8	90 0.9	11 0.88	8 0.922	0.873	0.883	0.857	0.813	0.860	0.878	0.883	0.803	0.785 0	0.794 0.	0 0//.	.813 0.	828 0.8	_	23 0.8	83
529	North Carolina		0.760 0					2 0	799 0.	334 0.8	63 0.8	40 0.85	56 0.83	2 0.86£	0.814	0.822	0.796	0.757	0.813	0.826	0.823 (0.738 (0.715 0	0.722 0.	0 869'	.743 0.	755 0.7		45 0.7	53
260	West Virginia							2 0	0	326 0.8	55 0.8	835 0.84	16 0.82	8 0.850	0.814	0.820	0.805	0.770	0.813	0.825	0.822 (0.745 (_	0.737 0.	.719 0	.752 0.	761 0.7	_	53 0.7	28
261	Mississippi							0	0	819 0.8	3	28 0.84	12 0.82	0	0.805	0.811	0.793	0.756	0.806	0.818	0.813 (0.728 (_	0.717 0	0 969'	.734 0.	744 0.7	_	35 0.7	4
295	Arkansas							0.814 0.	0	o o	878 0.8	51 0.86	36 0.84	0	0.834	0.841	0.825	0.788	0.830	0.842	0.843 (0.764 (_	0.759 0.	.738 0	.771	783 0.7	_	77 0.7	82
263	South Carolina							2	O	0	0	50 0.86	38 0.84	0	0.825	0.833	0.806	0.767	0.823	0.837	0.834	0.731 (_	0.716 0.	.692 0	0	_	_	41 0.7	20
564	Rhode Island							0 8	0	0	0	15 0.82	29 0.81	0	0.801	0.809	0.793	0.759	0.794	0.806	0.810	0.742 (_	0.738 0.	.719 0	0	_	_	.57 0.7	90
265	Hawaii							2	0	821 0.8	837 0.8	18 0.8	32 0.81	0	0.804	0.814	0.796	0.758	0.794	0.808	0.814	_	_	0.745 0	.726 0	0	769 0.7	_	67 0.7	69
266	Pittsburgh							0	0	0	0	90 0.75	98 0.78	0	0	0	0.777	0.750	0.775	0.784	0.787	Ξ.	_	0.739 0.	.726 0	0		_	52 0.7	25
292	Philadelphia							0 /	0	0	0	14 0.8%	27 0.81	0	0	0	0.796	0.762	0.795	0.806	0.811		_	0.753 0	.735 0	0		_	71 0.7	33
268	Alabama							0	0	0	0	36 0.8	18 0.83	0	0	0	0.810	0.775	0.815	0.827	0.826	0.752 (_	0.747 0.	728 0	0		_	63 0.7	29.
269	Utah							o 6	0	0	0	43 0.8	51 0.83	0	0	0	0.813	0.779	0.821	0.832	0.829	_	_	0.765 0.	.748 0	0		_	77 0.7	8
220	lowa							0 '	0	0	0	46 0.86	34 0.84	0	0	0	0.806	0.768	0.820	0.834	0.832	_	_	0.730 0.	.707 0	0		_	54 0.7	62
571	Massachusetts							0 ·	0 '	0	0	45 0.86	30 0.84	0	o 1	0	0.814	0.776	0.821	0.834	0.835	_	_	0.760 0.	.739 0	0		_	81 0.7	82
572	Oklahoma							4 o	0 '	0 0	0 '	27 0.8	41 0.82	0 (o (0 (0.812	0.776	0.806	0.820	0.827	_	_	0.758 0.	.741 0	0 0		_	79 0.7	<u>~</u>
573	Louisiana							0 ·	0 '	0	0	25 0.8	36 0.81	0 '	0 1	o 1	0.788	0.750	0.801	0.813	0.808		_	0.710 0.	0 069.	0		_	27 0.7	6
574	New Mexico							0	0	0	0	o ·	· ·	0	0	0	0.851	0.808	0.849	0.867	0.874	_	_	0.788 0	.765 0	0		_	115 0.8	2
575	Texas			0.804 0		0.821 0		0.817 0.	0 '	0	0	54 0.86	ω ·	0 '	0 1	0 1	0.828	0.789	0.829	0.843	0.848	_	_	0.777	.751 0	0		_	92 0.7	96
276	Kentucky							2	0	0	0	o ·	0	0	0	0	0.774	0.746	0.776	0.785	0.786	_	_	0.726 0.	.712 0	0		_	40 0.7	4
27.7	Kansas				0.783 0			0 0	0 0	0 0	0 0	40 0.8 10 0.8	0.84	0 0	o (o (0.824	0.787	0.819	0.833	0.840	0.776		0.777	7200	0 0			36.086	5 8
2/8	Wisconsin	0.816 0.	0.787.0	0.787 0		0.809	0.819	0.797 0.	5 0	5 0		5 0	، د	> 0	<u> </u>	5 0	0.812	0.775	0.823	0.836	158.0			746 0	730	5 0			000	9 6
6 /C	Minnesone							- a	o c	<i>-</i>	o c	<i>-</i>	0 6	> <	<i>-</i>	<u> </u>	00.00	0.730	287.0	0.000	0.000			0 0 7.0	744	<i>-</i>			200	8 8
28.5	Colorado) -		· C		68 0.878		0		· -	0.020	0.806	0.846	0.045	0.859	_	_	795 0	776 0	<i>-</i>		_	80	3 =
582	Indiana							0 9	0	0	0	0	+	0	0	0	0.790	0.756	0.802	0.813	0.808		_	0.726 0	0 702	0		_	41 0.7	45
583	Nebraska							1	0	0	0	0	0	0	0	0	0.800	0.766	0.797	0.809	0.815 (_	_	0.751 0	733 0	0		_	69 0.7	7
584	Connecticut			0.804 0				8	0	0	0	0	6	0	0	0	0.830	0.790	0.837	0.851	0.852 (_	0.774 0.	752 0	0		_	95 0.8	00
585	Ohio							0 9	0	0	0	27 0.83	0	0	0	0	0.798	0.764	0.806	0.818	0.815 (_	0.740 0.	.722 0	0		_	55 0.7	28
286	Michigan							5	0	0	0	0	0	0	0	0	0.852	0.810	0.849	0.866	0.875 (_	0.795 0.	.772 0	0		_	25 0.8	5
587	Arizona							0 0	.857 0.8	874 0.8	887 0.86	860 0.87	77 0.863	3 0.888	0.855	0.865	0.850	0.809	0.837	0.853	0.865	_	0.797 0	0.807 0.	787 0	.814 0.	828 0.8	0.820 0.8	0.831 0.8	833
200	New Jersey	0.814 0.	0.786 0	0.794 0	0.777 0	0.811 0	0.825	0.808	5 0	5 0	o 0	44 50.04 50.04	0.84	> 0	<u>ن</u> د	o 0	0.819	0.7/9	0.819	0.833	923.0	2//2		0.766	745 0	5 0			90	3 3
283	Syracuse New York							N 1	o c	o c	o c	28 0.00	20.00	>	<i>-</i>	o c	0.788	0.753	0.800	20.00	0.806	0.741		735 0	714 0	<i>-</i>			4 - 4 - 7 - 7 - 7 - 7 - 7 - 7 - 7 - 7 -	4 g
290	Biothern Carlo							- 1		<i>i</i> c		12 0.0	20.0	0	<i>.</i>	<i>-</i>	200	27.0	0.70	2000	20.0	41.0		797	717	<i>-</i>			10.0	9 8
592	Atlanta							. 0	0	0	0	51 0.86	36 0.84	0	0	0	0.822	0.782	0.826	0.840	0.843	0.767	_	760 0	739 0	0		_	83 0.7	8 8
593	Washington, DC							0 0	0	Ö	0	38 0.81	08.0	0	0.791	0.800	0.784	0.749	0.786	0.798	0.801	0.742		0.735 0	718 0	.748 0.	758 0.7	_	53 0.7	5 2
594	Chicago							2	0	807 0.8	839 0.83	31 0.83	38 0.81	0	0.800	0.807	0.790	0.753	0.806	0.816	0.809	0.749		0.732 0	712 0	.752 0.	761 0.7	_	44 0.7	45
269	St. Louis	0.811 0.	0.780 0	0.787 0		0.806 0	0.819 0	0.802 0.	0	0	67 0.8	42 0.85	58 0.83	0	0.824	0.833	0.813	0.774	0.818	0.832	0.834 (0.753 (0.747 0.	.726 0	.762 0.	773 0.7	_	70 0.7	75
296	Sacramento							0 0	847 0.	375 0.8	194 0.8	97 0.88	36 0.86	7 0.897	0.853	0.863	0.840	0.799	0.840	0.857	0.863	0.791 (_	0.785 0.	.763 0	.800 0.	315 0.7	30 76	111 0.8	91
265	Northern California							5	.871 0.	903 0.6	124 0.9	00 0.9	19 0.85	7 0.930	0.881	0.891	0.865	0.821	0.869	0.887	0.891	0.820	_	0.810 0	.785 0	.828 0.	844 0.8	321 0.8	36 0.8	4
598	San Diego	0.815 0.	0.795 0		0.783 0	0.816 0	0.829 0	0.818 0.	833 0.	851 0.8	865 0.8	42 0.8	58 0.84	3 0.868	0.833	0.843	0.826	0.788	0.819	0.833	0.843	0.782 (0.773 0	0.783 0.	763 0	.792 0.	805 0.7	794 0.8	902 0.8	20
288	Southern California			0.807 0				0.822 0.	.837 U.	859 U.v	3/6 0.8	55 U.8,	71 0.85	4 0.882	0.842	0.852	0.832	0.792	0.830	0.845	0.852	0.792	0.779 u),787.U	.766 u	.800 o.	814 0.7	λ. Ο /6,	310 0.8	7

MC-DENT-PPO-CH-26-MD

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

lib (1744 0.741 14) Palm Beach (1776 0.778 0.7781 0.7781 0.7781 0.7782			3	j	5								0020	0040	
Broward County / Pain Beach	501	Miami	0.748	0.741	0.747	0.732	0.754	0.705	0.711	0.723	0.685	0.725	0.720	0.720	
Commons Comm	502	Broward County / Palm Beach	0.785	0.771	0.779	0.767	0.786	0.747	0.753	0.762	0.726	0.757	0.763	0.765	
Oriented Colleanewille Collean	203	Tampa	0.781	0.762	0.772	0.761	0.778	0.742	0.748	0.756	0.722	0.749	0.756	0.759	
Jacksonnine 0.778	504	Orlando	0.786	0.767	0.777	0.766	0.783	0.747	0.753	0.761	0.727	0.754	0.761	0.764	
Diversified Dental - Law Organs	202	Jacksonville	0.782	0.763	0.772	0.761	0.778	0.741	0.747	0.756	0.721	0.749	0.756	0.759	
Devesified Dental - Law Vegass 0.884 0.845 0.846 0.849 0.989 0.990 0.916 0.919 0.819 0.884 0.849 0.849 0.849 0.849 0.989 0.990 0.916 0.919 0.819 0.884 0.849 0.849 0.849 0.989 0.890 0.890 0.990 0.916 0.919	206	Daytona / Gainesville	0.791	0.765	0.777	0.764	0.783	0.741		0.756	0.720	0.752		0.761	
Meantal Hento 0.887 0.825 0.826	521	Diversified Dental - Las Vegas	0.884	0.850	0.868	0.861	0.881	0.851		0.866	0.819	0.834		0.870	
Permitter - Minnesora 0.889 0.850 0.870 0.889 0.880<	522	Mastercare Dental - Reno	0.987	0.922	0.956	0.934	0.968	0.900		0.919	0.863	0.904		0.932	
Beartail Options CREAD (1876) 0.847 0.8686 0.8610 0.8640 0.8840 0.8840 0.8840 0.8460 0.8470 0.8	524	Premier - Minnesota	0.888	0.850	0.870	0.858	0.880	0.839	0.848	0.854	0.810	0.836	0.845	0.860	
Diversified Dential - Perovo	526	Dental Options Pricing - Oregon	0.890	0.850	0.873	0.856	0.884	0.828	0.838	0.846	0.794	0.830	0.842	0.855	
More land Barkara	527	Rental Network - Hawaii	0.827	0.799	0.816	0.801	0.826	0.777	0.786	0.792	0.750	0.782	0.791	0.800	
Majes 0821 0822 0884 0884 0784 0889 0874 0889 0874 0889 0874 0889 0874 0889 0874 0889 0884 0889 0875 0899 0889 <t< td=""><td>528</td><td>Diversified Dental - Reno</td><td>0.982</td><td>0.936</td><td>0.958</td><td>0.951</td><td>0.975</td><td>0.944</td><td>0.962</td><td>0.964</td><td>0.908</td><td>0.918</td><td>0.935</td><td>0.967</td><td></td></t<>	528	Diversified Dental - Reno	0.982	0.936	0.958	0.951	0.975	0.944	0.962	0.964	0.908	0.918	0.935	0.967	
North Delvota 682 082 087 082 088 087 088 088 088 088 088 088 088 088	549	Maine	0.850	0.813	0.836	0.816	0.845	0.784		0.800	0.752	0.794	0.803	0.811	
Newaded 0.885 0.824 0.829 0.824 <	220	North Dakota	0.921	0.872	0.898	0.875	906.0	0.838		0.856	908.0	0.855	0.862	0.868	
Use Use	551	Nevada	0.853	0.824	0.839	0.832	0.851	0.823		0.837	0.793	0.807	0.821	0.840	
Vermont 0827 0795 0813 0791 0782 0775	553	Idaho	0.856	0.829	0.842	0.829	0.849	908.0		0.822	0.783	0.815	0.822	0.827	
New Hampshire 0811 0734 0800 0780 0825 0771 0778 0778 0778 0778 0779 0779 0779 0789 078	554	Vermont	0.827	0.795	0.813	0.791	0.821	0.752	0.759	0.772	0.722	0.776	0.782	0.782	
Delawater 0.883 0.789 0.817 0.800 0.825 0.771 0.778 0.787 0.782 0.780 0.881 0.882 0.884 0.890 0.813 0.827 0.778 0.785 0.789 0.818 0.828 0.884 0.890 0.813 0.827 0.740 0.785 0.	555	New Hampshire	0.811	0.784	0.800	0.780	0.808	0.746	0.752	0.764	0.718	0.766	0.771	0.773	
Washington OBSF 0.832 0.854 0.894 0.804 0.813 0.82 0.77 0.70 0.811 0.822 North Caponina O.795 0.786 0.789 0.766 0.790 0.730	556	Delaware	0.833	0.798	0.817	0.800	0.825	0.771	0.778	0.787	0.743	0.782	0.790	0.796	
Oregon 0.867 0.882 0.884 0.884 0.884 0.884 0.884 0.894 0.81 0.822 0.74 0.778 0.738 0.748 0.789 0.748 0.789 0.748 0.789 0.786 0.789 0.786 0.789 0.748 0.789 0.748 0.789 0.748 0.789 0.748 0.789 0.748 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.740 0.729 0.789	557	Washington													
North Carolina (7797 0.766 0.7786 1779 0.7790 0.730 0.735 0.747 0.702 0.749 0.754 0.754 0.754 0.754 0.755 0.747 0.756 0.758 0.759 0.750 0.750 0.759 0.	558	Oregon	0.867	0.832	0.854	0.835	0.864	0.804	0.813	0.821	0.770	0.811	0.822	0.831	
West Virginia 0.795 0.776 0.775 0.785 0.740 0.775 0.786	559	North Carolina	0 797	0.765	0.783	0.764	0 230	0.730	0.735	0.747	0.702	0.749	0.754	0.756	
Messessipping 0.784 0.776 0.776 0.770 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.727 0.725 0.726 0.724 0.725 0.724 0.725 0.724 0.725 0.724 0.725 0.724 0.725 0.724 0.725 0.724 0.725 0.724 0.726 0.724 0.725 0.724 0.726 0.724 0.726 0.726 0.726 0.726 0.724 0.726 0.726 0.724 0.726	280	West Virginia	0 795	0.766	0770	0.765	0 785	0 741	0.745	0.756	0.720	0 753	0 759	0.761	
Advansas Onthe Graph	563	Mississippi	784	0 749	0.765	0 7 4 9	0.770	727	0.725	0.737	0090	0 737	0 742	0.743	
Protect Prot	- 00	Arkonon	5 6	200	8 6	200	900	727.0	22.0	0.70	2000	2 2	3 6 7 6	200	
South Catching Catchi	200	Alkalisas	0.0	200	0.000	0.700	9 00	2 6	0.70	7.0	2 2 2	7,70	100	0.700	
Honoal sland 1.789	200	South Carolina	0.794	0.756	0.7.0	0.707	0.782	0.724	0.729	0.740	0.038	0.74	0.747	0.749	
Pittsburgh 0.7746 0.775 0.786 0.775 0.786 0.751 0.752 0.754 0.752 0.764 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.784 0.755 0.786 0.756 0.756 0.756 0.758 0.758 0.766 0.784 0.755 0.784 0.755 0.784 0.755 0.786 0.758 0.756 0.758 0.765 0.788 0.789 0.780 0.793 0.813 0.788 0.773 0.785 0.746 0.783 0.783 0.789 0.789 0.780 0.793 0.813 0.788 0.746 0.783 0.783 0.789 0.800 0.881 0.789 0.794 0.798 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.789 0.810 0.881 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.789 0.810 0.884 0.810 0.884 0.810 0.884 0.810 0.884 0.789	264	Rhode Island	0.788	0.762	0.777	0.764	0.784	0.743	0.749	0.756	0.720	0.749	0.755	0.762	
Phitabungh (1773) 0.774 0.774 0.775 0.778 0.775 0.778 0.775 0.778 0.775 0.778 0.775 0.778 0.775 0.778 0.775 0.778 0.775 0.778 0.775 0.778	265	Hawaii	0.796	0.773	0.787	0.773	0.796	0.751	0.759	0.766	0.724	0.755	0.764	0.773	
Philadelphia 0.798 0.775 0.789 0.777 0.789 0.775 0.780 0.775 0.780 0.775 0.780 0.775 0.780 0.775 0.780	266	Pittsburgh	0.773	0.754	0.764	0.755	0.769	0.741	0.746	0.753	0.724	0.744	0.750	0.755	
Alabama 0.802 0.771 0.786 0.775 <	267	Philadelphia	0.798	0.775	0.789	0.777	0.796	0.758	0.764	0.771	0.734	0.761	0.768	0.776	
Ulah 0814 0.789 0.813 0.789 0.773 0.785 0.774 0.789 0.789 0.778 0.789 0.779 0.799 0.779 0	268	Alabama	0.802	0.771	0.786	0.773	0.792	0.750	0.755	0.765	0.728	0.759	992.0	0.769	
lowa 0.803 0.768 0.789 0.899 0.899 0.899 0.899 0.899 0.899 0.789	269	Utah	0.814	0.798	0.807	0.793	0.813	0.768	0.773	0.785	0.746	0.783	0.788	0.789	
Massachusetts 0.821 0.736 0.844 0.818 0.776 0.778 0.779 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.779 0.789 0.780 0.799 0.789 0.789 0.780 0.799 0.789 0.780 0.799 0.789 0.780 0.799 0.789 0.780 0.799 0.789 0.780 0.799 0.789 0.780 0.799 0.780 0.799 0.789 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.780	920	lowa	0.803	0.768	0.787	0.769	0.794	0.738	0.743	0.753	0.711	0.753	0.759	0.763	
Oklahoma 0.805 0.776 0.779 0.778 0.779 0.779 0.774 0.779 0.774 0.779 0.774 0.779 0.774 0.779 0.774 0.779 0.774 0.779 0.774 0.779 0.774 0.779 0.774 0.779 0.774 0.779 0.774 0.779 0.770	571	Massachusetts	0.821	0.795	0.810	0.794	0.818	0.767	0.773	0.782	0.740	0.778	0.785	0.790	
Louisiana 0.774 0.774 0.774 0.774 0.774 0.774 0.775 0.744 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.779 0.786 0.789 0.882 0.882 0.882 0.882 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779	572	Oklahoma	0.805	0.776	0.791	0.780	0.799	0.763	0.770	0.776	0.738	0.762	0.771	0.781	
New Mexico 0.854 0.817 0.838 0.822 0.848 0.796 0.796 0.756 0.799 0.810 Texas 0.827 0.800 0.815 0.810 0.822 0.848 0.796 0.786 0.785 0.799 0.781 Kentucky 0.766 0.744 0.715 0.815 0.780 0.796 0.733 0.741 0.711 0.735 0.791 Wisconsin 0.826 0.794 0.815 0.801 0.821 0.782 0.790 0.796 0.756 0.795 0.791 Wisconsin 0.811 0.786 0.798 0.798 0.782 0.790 0.796 0.796 0.796 0.796 0.796 0.797 Minnescala 0.820 0.796 0.798 0.798 0.798 0.798 0.798 0.798 0.791 0.798 0.798 0.791 0.791 0.793 0.791 0.793 0.791 0.793 0.791 0.793 0.791 0.793 0.791 0.791 0.793 0.791 0.793 0.791 0.791 0.791 0.793 0.791 0.791 0.793 0.791 0.792 0.79	573	Uniciana	0 774	0 744	0.759	0 743	0 764	0 714	0 710	0 731	0.691	0 731	0.736	0.736	
Texas 0.827 0.00 0.81 0.824 0.773 0.744 0.775 0.744 0.775 0.744 0.775 0.745 0.775 0.744 0.775 0.744 0.775 0.744 0.775 0.744 0.775 0.740 0.731 0.741 0.741 0.741 0.741 0.740 0.733 0.741 0.740 0.773 0.740 0	574	New Mexico	0.074	7120	0000	080	0.70	706	0.000	0.00	0.00	200	0.70	0800	
Kansas (1766 1774) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1774 1775) (1775 1775)	57.5	Tokas	0.00	0000	2000	1000	2000	27.00	787	70.0	0770	783	70.0	2000	
Misconsin 0.826 0.779 0.813 0.770 0.775 0.759 0.759 0.759 0.756 0.755 0.759 0.756 0.777 0.777 0.813 0.777 0.813 0.777 0.813 0.775 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.779 0.770 0.779 0.770 0.779 0.	576	Kontinok	0.756	277	0.0	777	780	720	707.0	2770	717	735	0.7.0	2777	
Niksconsist 0.811 0.778 0.797 0.801 0.801 0.801 0.758 0.759 0.799 0.799 0.791 0.701 Tennessee 0.812 0.786 0.798 0.792 0.804 0.753 0.771 0.771 0.771 Tennessee 0.812 0.886 0.789 0.745 0.746 0.758 0.771 0.731 0.771 0.771 Minnesotia 0.829 0.800 0.817 0.840 0.752 0.789 0.772 0.790 0.794 0.740 0.791 O.796 0.770 0.796 0.770 0.841 0.797 0.803 0.814 0.773 0.807 0.814 Colorado 0.896 0.820 0.801 0.841 0.797 0.803 0.814 0.797 0.803 0.814 O.796 0.770 0.796 0.773 0.792 0.793 0.794 0.746 0.750 0.790 Ohio One victoria O.864 0.822 0.896 0.897 0.893 0.894 0.780 0.795 0.792 0.790 Ohio Ohio O.895 0.791 0.795 0.791 0.795 0.797 0.796 0.790 0.794 0.790 0.790 0.790 Ohio O.896 0.892 0.890 0.890 0.790 0.791 0.790 0.790 0.790 0.790 0.790 Ohio O.895 0.894 0.892 0.894 0.893 0.894 0.891 0.890 0.790 0.790 0.790 Ohio O.896 0.892 0.890 0.890 0.890 0.790 0.791 0.790 0.790 0.790 0.790 O.896 0.894 0.891 0.890 0.890 0.790 0	1 0	Keniucky	000	1 1	2 6	2 6	2 6	70.0	200	- 6	- 10	200	200	1 0	
Wisconsin U.78 (0.749) 0.78 (0.749) 0.78 (0.749) 0.77 (0.749) <td>2/ /</td> <td>Nallsas .</td> <td>0.020</td> <td>0.797</td> <td>0.0</td> <td>0.00</td> <td>0.021</td> <td>0.702</td> <td>0.790</td> <td>0.730</td> <td>0.730</td> <td>0.702</td> <td>187</td> <td>0.002</td> <td></td>	2/ /	Nallsas .	0.020	0.797	0.0	0.00	0.021	0.702	0.790	0.730	0.730	0.702	187	0.002	
Manuesaee 0.772 0.746 0.758 0.771 0.729 0.788 0.745 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.740 0.748 0.749 0.749 0.748 0.749 0.748 0.749 0.748 0.749 0.748 0.749 0.74	2/8	Wisconsin	0.81	0.786	0.798	0.782	0.804	0.753	0.758	0.770	0.731	0.77	0.777	0.776	
Minnesotia 0.829 0.800 0.817 0.800 0.825 0.772 0.779 0.778 0.745 0.778 0.791 0.801 0.814 0.775 0.791 0.802 0.814 0.772 0.772 0.772 0.772 0.772 0.772 0.794 0.746 0.751 0.814 0.773 0.844 0.822 0.844 0.841 0.773 0.840 0.844 0.757 0.844 0.757 0.768 0.773 0.792 0.793 0.746 0.751 0.796 0.770 0.785 0.773 0.792 0.793 0.793 0.770 0.785 0.773 0.782 0.765 0.793 0.793 0.793 0.793 0.846 0.884 0.780 0.781 0.786 0.793 0.793 0.795 0.790 0.793 0.793 0.790 0.846 0.890 0.890 0.891 0.890 0.791 0.790 0.791 0.790 0.771 0.799 0.741 0.791 0.790 0.771 0.799 0.741 0.791 0.790 0.771 0.790 0.791 0.790 0.771 0.790 0.791 0.790 0.771 0.790 0.791 0.791 0	9/9	lennessee	0.772	0.746	0.758	0.745	0.764	17.7	0.726	0.736	0.70	0.734	0./40	0.741	
Colorado 0.846 0.822 0.841 0.797 0.803 0.814 0.7797 0.803 0.814 0.7797 0.804 0.779 0.804 0.779 0.786 0.775 0.729 0.777 0.729 0.777 0.729 0.777 0.729 0.777 0.729 0.777 0.786 0.778 0.729 0.779 0.780 0.777 0.780 0.773 0.780 0.780 0.780 0.778 0.780 0.778 0.780 0.778 0.780 0.779 0.780 0.780 0.780 0.780 0.780 0.780 0.780 0.778 0.780 0.779 0.780	280	Minnesota	0.829	0.800	0.817	0.800	0.825	0.772	0.779	0.788	0.745	0.783	0.791	0.796	
Indiana 0.785 0.771 0.756 0.777 0.729 0.734 0.746 0.709 0.746 0.751 Undiana 0.785 0.775 0.771 0.726 0.752 0.752 0.755 0.750 0.746 0.751 Undiana 0.786 0.770 0.789 0.770 0.789 0.780	281	Colorado	0.846	0.822	0.834	0.821	0.841	0.797	0.803	0.814	0.773	0.807	0.814	0.818	
Nebraska 0.796 0.770 0.785 0.773 0.785 0.775 0.774 0.7784 0.779 0.7784 0.7797 0.7784 0.7797 0.7784 0.7797 0.7794 0.7797 0.7794 0.7797 0.7794 0.779 0.7797 0.7794 0.7797 0.	582	Indiana	0.785	0.759	0.771	0.756	0.777	0.729	0.734	0.746	0.709	0.746	0.751	0.751	
Connecticut 0.837 0.810 0.826 0.899 0.834 0.789 0.787 0.752 0.792 0.799 Ohide 0.793 0.780 0.780 0.787 0.786 0.782 0.782 0.780 0.782 0.782 0.782 0.782 0.782 0.782 0.782 0.782 0.782 0.782 0.782 0.782 0.783 0.783 0.783 0.783 0.882 0.813 0.822 0.782 0.782 0.783 0.783 0.783 0.783 0.784 0.783 0.784 0.783 0.784 0.773 0.783 0.784 0.773 0.783 0.784 0.773 0.784 0.779 0.784 0.779 0.784 0.770 0.784 0.779 0.784 0.770 0.784 0.770 0.784 0.770 0.784 0.770 0.784 0.770 0.784 0.770 0.784 0.770 0.784 0.784 0.784 0.784 0.784 0.784 0.784 0.784 <	583	Nebraska	0.796	0.770	0.785	0.773	0.792	0.755	0.762	0.768	0.732	0.757	0.764	0.773	
Ohio Ohio Ohio Ohio Ohio Ohio Ohio Ohio	584	Connecticut	0.837	0.810	0.826	608.0	0.834	0.780	0.787	0.797	0.752	0.792	0.799	0.805	
Michigan 0.864 0.823 0.866 0.890 0.891 0.820 0.772 0.805 0.817 Arizona Arizona 0.854 0.824 0.841 0.890 0.872 0.773 0.782 0.787 0.783 0.806 0.871 0.782 0.783 0.806 0.771 0.782 0.783 0.784 0.779 0.779 0.779 0.779 0.779 0.779 0.779 0.779 0.771 0.789 0.741 0.779 0.774 0.779	585	Ohio	0.793	0.769	0.780	0.767	0.786	0.743	0.748	0.758	0.722	0.756	0.762	0.763	
Arizona di Septembro de Septemb	586	Michigan	0.864	0.823	0.846	0.830	0.856	0.804	0.813	0.820	0.772	0.805	0.817	0.829	
New Jersey Syracuse O.782 O.797 O.814 O.799 O.823 O.773 O.782 O.779 O.784 O.799 O.823 O.774 O.789 O.774 O.789 O.774 O.789 O.774 O.789 O.771 O.799 O.731 O.799 O.731 O.799 O.731 O.799 O.731 O.799 O.731 O.799 O.731 O.799 O.731 O.799 O.731 O.799 O.731 O.799 O.731 O.790 O.790 O.79	587	Arizona	0.854	0.824	0.841	0.830	0.852	0.813	0.822	0.827	0.783	0.806	0.818	0.833	
New York (1974) 1972 1973 1973 1973 1973 1973 1973 1973 1973	. a	Now Jorsey	0 800	7070	7100	0 7 00	0 803	0.273	0 782	0 7 80	0.744	0 770	787	2000	
New York New York	0 0	Syractice	782	0.763	20.0	0.750	780	731	736	2770	740	2770	0.70	0.753	
New Tolk New Tolk	000	Oylacuse Now York	20.00	27.00	100	27.00	700	27.0	27.00	26.0	27.0	747	76.0	26.00	
Affairmed 0.822 0.799 0.779 0.	2 6		000	7 7	200	0770	707	177	72.0	2007.0	1 7	2 2 2	762	26.00	
Mushington, DC (782 0.784 0.775 0.789) 0.789 0.7	- 0		0.00	77.0	000	2773	0.737	247	0.730	00.700	0.7.0	0.737	700	0.700	
Wassington, DC 0.782 0.773 0.782 0.775 0.782 0.775 0.782 0.783 0.784 0.734 0.734 0.715 0.783 0.784 0.784 0.783 0.784 0.784 0.785 0.786 0.786 0.786 0.786 0.786 0.789 0.780 0.780 0.789 0.780 0.780 0.789	4 0 0	Marita	0.022	0.796	0.00	1 0	0.0	1 6	1 1	3 1	1 0	1 2	2 1	0.790	
St. Louis 0.849 0.779 0.783 0.799 0.759 0.759 0.759 0.779 0.779 0.770 0.799 0.770 0.799 0.770 0.799 0.770 0.799 0.770 0.	593	Washington, DC	0.782	0.764	0.775	0.762	0.783	0.740	0.747	0.755	0.716	0.748	0.755	0./61	
St. Louis 0.810 0.777 0.795 0.779 0.802 0.753 0.760 0.778 0.762 0.765 0.	594	Chicago	0.789	0.775	0.783	0.766	0.790	0.734	0.740	0.754	0.712	0.758	0.762	0.759	
Sacramento 0.848 0.817 0.837 0.820 0.846 0.793 0.809 0.762 0.798 0.808 Northern California 0.879 0.879 0.881 0.810 0.819 0.827 0.784 0.828 0.838 San Diego 0.827 0.881 0.881 0.880 0.797 0.882 0.797 0.892 0.797 0.892 0.797	292	St. Louis	0.810	0.777	0.795	0.779	0.802	0.753	0.760	0.768	0.727	0.762	0.769	0.776	
Northern California 0.879 0.851 0.870 0.851 0.881 0.819 0.827 0.837 0.784 0.828 0.838 San Diego 0.831 0.804 0.821 0.807 0.821 0.808 0.789 0.788 0.787 0.784 0.828 0.787	296	Sacramento	0.848	0.817	0.837	0.820	0.846	0.793	0.802	0.809	0.762	0.798	0.808	0.818	
San Diego 0.830 0.788 0.797 0.803 0.788 0.797 0.803 0.798 0.797	282	Northern California	0.879	0.851	0.870	0.851	0.881	0.819	0.827	0.837	0.784	0.828	0.838	0.846	
	598	San Diedo	0.831	0.804	0.821	0.808	0.830	0.788	0.797	0.803	0.761	O 788	797 0	ט אט ט	
	9 6	Carl Diego	5 6		9 0	0.00	50.0	3	5						

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

						8/80		127	2	0./93	
100	Miami	0.708	0.682	0.707				- 00.00	0 0	1000	
202	From County / Paim Beach	0.737	0.712	0.736		0.813	0.797 0			0.825	
2 5	l ampa Odgoda	0.733	0.709	0.730						0.820	
504	Orlando	0.737	0.713	0.740	0.805		0 - 197.0	0.800		0.829	
202	Jacksonville	0./33	0.709	0.73/						0.826	
206	Daytona / Gainesville	0.739	0.713	0.750						0.839	
521	Diversified Dental - Las Vegas	0.805	0.774	0.788						0.959	
522	Mastercare Dental - Reno	0.847	0.800	0.843	0.972	1.000		0.964 0	0.988	1.013	
524	Premier - Minnesota	0.800	0.769	0.794					_	0.922	
506	Dental Ontions Pricing	0 708	0 750							0.051	
1 5		1 20	1 .							- 0	
25/	Rental Network - nawaii	0.757	0.724	0.733						0.839	
528	Diversified Dental - Reno	0.887	0.848	0.858		1.075	•	1.055 1	1.038	1.067	
549	Maine	0 769	0 729	0 2 2 0		0 903		_		0.917	
0 0	0 4 to 1 do 1 do 1 do 1 do 1 do 1 do 1 do 1	0 0	1 1 1								
2	North Dakota	0.007	0.700	0.0						0.954	
551	Nevada	0.777	0./48	0.761						0.923	
553	Idaho	0.778	0.751	0.779	0.850	0.862 (0.843 C	0.865	0.874	
55.4	Vermont	0 749	0 711	0.759			0 803 0			0.868	
0 1	No. 11 control	0.0	- 6							0.00	
00	New nampsilie	0.733	0.700		0.010		0.790			0.040	
226	Delaware	0.757	0.723	0.762		0.856 (0.831	0.863	0.875	
557	Washington										
27.0	Crease	0 784	0 744	781	ט מסצ י	0 000	0 888 0	0 800	0000	0 0 33	
9 6		0.00		1 0						0.00	
229	North Carolina	0.729	0.694	0.739						0.846	
260	West Virginia	0.738	0.710	0.750	0.804 (0.815 (0.794 C	0.830	0.838	
561	Mississippi	0.754	0.709	0.749	0.785 (0 795 (0.765.0	0.772	0.815	0.822	
		7 0	107	200						0 0	
20	Alkalisas	0.732	0.724	20.7						0.000	
563	South Carolina	0.738	0.702	0.757						998.0	
564	Rhode Island	0.733	0.704	0.735	0.814	0.829		0.808	0.831	0.844	
		1 0	100	1 0						11 -	
202	намаш	0.737	0./02	0.733						0.874	
999	Pittsburgh	0.722	0.701	0.722	0.788 (0.800	0.776 0	0.786	0.799 (0.809	
567	Philadelphia	0.736	0.708	0.732						0.842	
. 0	A C C C C C C C C C	0 7 7 0	705	207.0						0.00	
8	Alabama	0.770	0.733	0.700						0.043	
269	Utah	0.753	0.727	0.755	0.820	0.832 (0.803 0	0.812 0	0.834 (0.843	
570	ewol	0.738	0.703	0.750	0.819		0.794 0		0.847	0.859	
571	Massachisette	0 747	715	0.748						828	
- (1 -	1 -							0 0	
2/5	Oklanoma	0.750	0.722	0.751						0.867	
73	Louisiana	0.756	0.712	0.751	0.788 (0.798 (0.775 0	0.818	0.825	
74	New Mexico	0.781	0.743	0.779	0.892 (0.921		0.889	0.907	0.932	
575	Texas	0 766	0 734	767	0.853	0 868	0 833 0	0.846	0.870	0.883	
270	Kontinola	0.100	1000	7 2						0.000	
0 1	Nemucky	0.7.0	0.000	27.0						0.00	
2//	Kansas	0.758	0.729	0.755						0.872	
578	Wisconsin	0.743	0.714	0.751	0.809	0.820	0.790 0	0.798	0.831	0.839	
579	Tennessee	0.722	0.695	0.733	0.786	0.797		0.777	0.811	0.819	
	Minimum and a second a second and a second and a second and a second and a second and a second and a second and a second and a second and a second a	1 7	7 0	1 2 2							
2	MILLIESOLA	0.749	0.7.0	0.749						0.001	
581	Colorado	0.776	0.749	0.777			0.832 0		0.863	0.871	
582	Indiana	0.725	0.697	0.735	0.789 (0.800		0.778 0	0.812 (0.820	
583	Nebraska	0.740	0.713	0.740	0.823	0.839		0.820	0.838	0.851	
787	Connecticut	0 761	0.70	0.762						0.875	
t 1	Odinectical	0 0	0.0	1 0						0.00	
282	Onio	0.735	0.708	0.743						0.830	
586	Michigan	0.773	0.736	0.769		0.913 (0.883	0.898	0.922	
587	Arizona	0.780	0 747	0 7 2 0					0 900	7260	
		1 0	100	1 1						0 0	
222	New Jersey	0.738	0.722	0.752						0.897	
68	Syracuse	0.654	0.629	0.661						0.737	
290	New York	0.666	0.636	0.665	0.758 (0.784 (0.734 0	0.756	0.767	0.790	
501	Bichmond	0.666	0.635	0.674						0.773	
200	Atlanta	0.000	0.000	0.07						0.720	
25	Alianta	001.0	0.720	0.7.00						0.075	
293	Washington, DC	0.656	0.630	0.655						0.750	
594	Chicago	0.657	0.631	0.662	0.714 (0.724 (0 969.0	0.703 0	0.730 (0.737	
595	St O is	0.746	0 714	0.753						0.865	
		0 0									
296	Sacramento	0.694	0.661	0.690						0.824	
262	Northern California	0.716	0.680	0.710	0.816 (0.842 (0.790 0		0.824 (0.847	
208	San Diedo	0.684	0.655	0.676							
3		5								010	
0			0 0	0 0		608.0	0.762 0	0.785	0.787	0.810	

January 2014

CHILD DENTAL PPO FACTORS

Factors Relative to a standard NAP (100/80/50, \$50 Dedustible, \$1000 Maximum)

PPO # PPO Name 353 Idaho	A141 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 0.945 0.702 0.996 0.766 0.952 0.706 0.932 0.713 0.810 0.590 0.803 0.643 0.843 0.649 0.926 0.732 0.933 0.774 0.853 0.655 0.869 0.723 0.935 0.777
PPO # PPO Name 356 Delaware	A141 A1A3 A1B1 A2A1 A2A3 A2B1 A3A1 A3A3 A3B1 B1C1 B1C3 B1D1 B2C1 B2C3 B2D1 B3C1 B3C3 B3D1 C1E1 C1E3 C1F1 C2E1 C2E3 C2F1 C3E3 C3F1 D1B3 D2B3 D3B3 D3B3 D3B3 D3B3 D3B3 D3B3 D3
PPO # PPO Name 356 Delaware (cont)	E1B1 E2B1 E3B1 MZH NZA1 NZA3 OZA1 OZA3 0.683 0.683 0.721 0.885 0.647 0.706 0.518
PPO # PPO Name 360 West Virginia	A141 A1A3 A2E1 A2E3 C2C1 C2C3 C2E1 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 11A1 I2D1 K1A1 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1A1 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 M1C1 0.918 0.700 0.963 0.700 0.750 0.750 0.750 0.760 0.632 0.348 0.639 0.856 0.804 0.649 0.888 0.730 0.895 0.761 0.881 0.714 0.895 0.751 0.895
PPO # PPO Name 360 West Virginia (cont)	MZE1 P1A1 P2A1 Q1A1 Q1E1 0.984 0.912 0.820 0.875 0.904
PPO # PPO Name 361 Mississippi	
PPO # PPO Name 366 Pitsburgh	A1A1 A1A3 A1C1 A1D1 A1E1 A1E3 AAA1 A4A3 B1A3 B1D3 B4A3 C1E1 C2E3 C4A3 D1D3 D2C3 D2D3 F1A3 F1D3 F2A3 11D3 0.837 0.668 0.831 0.789 0.854 0.897 0.861 0.703 0.651 0.683 0.694 0.844 0.680 0.674 0.550 0.565 0.563 0.651 0.693 0.694 0.844 0.680 0.674 0.550 0.555 0.653 0.651 0.693
PPO # PPO Name 367 Phiadelphia	A141 A1A3 A1B1 A2A1 A2A3 A2B1 A3A1 A3A3 A3B1 B1C1 B1C3 B1D1 B2C1 B2C3 B2D1 B3C1 B3C3 B3D1 C1E1 C1E3 C1F1 C2E1 C2E3 C2F1 C3E1 C3E1 C3E3 C3F1 D1B3 D2B3 D3B3 D3B3 D3B3 D3B3 D3B3 D3B3 D3
PPO # PPO Name 367 Phiadelphia (cont.)	E1B1 E2B1 E3B1 MZH N2A1 N2A3 O1E3 O2A1 O2A3 0.627 0.632 0.662 0.767 0.756 0.636 0.494 0.648 0.509
PPO # PPO Name 373 Louisiana	A1A1 A1E1 C1A1 D1A1 D1B1 D1F1 L1F1 0.941 0.952 0.951 0.780 0.779 0.785 0.818
PPO # PPO Name 378 Wisconsin	A1A1 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 J1A1 J1A3 J2A1 J2A3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 Q2E1 Q2E3 0.509 0.694 0.941 0.754 0.894 0.697 0.880 0.752 0.578 0.752 0.629 0.924 0.713 0.898 0.753 0.808 0.653 0.824 0.716 0.881 0.756 0.901 0.729
PPO # PPO Name 379 Tennessee	A1A1 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 0.949 0.680 0.983 0.742 0.922 0.676 0.912 0.687 0.774 0.558 0.773 0.612 0.828 0.635 0.905 0.773 0.697 0.738 0.835 0.696 0.843 0.698 0.906 0.733
PPO # PPO Name 380 Minnesota	A1A1 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 0.891 0.674 0.925 0.736 0.879 0.884 0.685 0.738 0.563 0.743 0.615 0.790 0.836 0.865 0.712 0.873 0.746 0.795 0.639 0.815 0.702 0.870 0.740
PPO # PPO Name 383 Nebraska	A1A1 A1A3 A2E1 A2E3 C2C1 C2C3 C2F1 C2F3 D1A1 D1A3 D2F1 D2F3 K1B1 K1B3 K2C1 K2C3 K4F1 K4F3 L1B1 L1B3 L2D1 L2D3 L4F1 L4F3 0.872 0.704 0.830 0.785 0.868 0.718 0.861 0.727 0.727 0.591 0.751 0.657 0.784 0.668 0.873 0.759 0.895 0.801 0.785 0.667 0.895 0.801 0.785 0.667 0.895 0.895
PPO # PPO Name 384 Connecticut	A1A1 A1B1 A1E1 A1F1 A1J1 C1A1 C1E1 C1F1 D1C1 D1J1 G1C1 G1F1 G1F3 G1K1 O1A1 O2A3 R7L3 0.832 0.795 0.843 0.809 0.758 0.926 0.834 0.795 0.638 0.741 0.829 0.733 0.735 0.655 #N/A #N/A
PPO # PPO Name 395 St. Louis	A1A1 A1B1 A1E1 A1F1 A2A1 A2B1 A2E1 A2F1 C1E1 C1F1 C2A1 C2B1 C2E1 C2F1 L1A1 L1B1 L1E1 L1F1 L2A1 L2B1 L2E1 L2F1 0.909 0.857 0.894 0.888 0.917 0.869 0.946 0.906 0.922 0.870 0.907 0.853 0.929 0.880 0.847 0.807 0.837 0.857 0.815 0.891 0.855
PPO # PPO Name 396 Sacramento	A1B1 A1B3 C1F1 C1F3 L1B1 L1B3 L3A1 L3A3 L3E1 L3E3 0.898 0.691 0.897 0.686 0.847 0.665 0.979 0.743 0.998 0.775
PPO# PPO Name 397 Northern California	A1A1 A1B1 A1B3 A2E1 A3A1 A3E1 A4E1 C1E1 C1F1 C1F3 H4F3 ISE1 K1A1 L1B1 L1B3 L2A3 L3A1 L3A3 L3E1 L3E3 L4E1 P4E1 0.955 0.915 0.704 0.963 1.072 1.071 1.005 0.955 0.911 0.696 0.775 1.137 0.902 0.859 0.674 0.703 0.997 0.758 1.006 0.783 0.952 1.000
PPO # PPO Name 399 Southern California	AIE1 AIF1 AIF3 A1G1 A1H1 A1H3 A2G1 A2H1 A2H3 A4E1 A4F1 C1A1 F4E1 F4F1 F4F3 G1E1 G1F1 G1F3 G4E1 G4F1 G4F3 H4E1 H4F1 H4F3 14E1 15E1 15E3 15F1 15F3 0.888 0.885 0.888 0.885
PPO # PPO Name 399 Southern California (cont.)	JSE1 JSE3 JSF1 JSF3 P001 P002 1.059 0.826 1.021 0.812 0.880 0.685

MC-DENT-PPO-CH-29-MD

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

	0.641 0.646																_	_	_	_	_	_	_	_		0.703 0.715		_	_	_	_		_	_	_	_				_	_	_	_	_	_	Ī	Ī	Ī	Ī						_
	0.627 0.636																									0.666 0.695																													
	0.645 0.630																									0.730 0.710																													
	0.654 0.642																									0.721 0.709																													
	0.650 0.645																									0.736 0.711																												0.755 0.730	0.747 0.741
	0.664 0.633															,			0.746 0.692							0.754 0.711																													
_	0.597 0.653																									0.672 0.723																													
KB08	44	0	_	N S	6 49	21	8	9 9	2 0	192	19	22	9/	202	900	3	79	372	722	36	262	200	9	992	2 9	2 2	1 20	90	59	22	2 5	- 6	392	99,	16	22	2 1	- 6	4 7		7	0	6		_	_	0	4	ıΩ) וכ	2 9	0 0		- 0	σ
KB07	0.642 0.6																									0.712 0.7																		0.718 0.724									0.753 0.761		
KB06		0.712 0.714	0.702 0.705	0.715 0.717	0.848 0.856	0.931 0.937	0.783 0.793	0.794 0.800	0.958 0.971	0.752 0.755	0.802 0.809	0.710 0.716	0.765 0.772	0.695 0.697	0.6// 0.6/9	201.0	0.766 0.770	0.662 0.664	0.716	0.724 0.729	0.782 0.785	0.688 0.692	0.708 0.713	0.682 0.688	0.702 0.706		0.710 0.713	0.696 0.700	0.719 0.723	0.745 0.750	0.6/4 0.6//	0.739 0.743	0.684 0.688	0.754 0.760	0.706 0.710	0.649 0.653	0.728 0.732	0.732 0.736	0.200 0.200	0.728 0.732	0.688 0.692	0.754 0.761	0.775 0.781	0.712 0.718	0.671 0.674	0.643 0.646	0.698 0.704	0.704 0.707	0.665 0.669	0.659 0.661	0.688 0.694	0.751 0.755	0.753	0.746 0.752	0.737 0.742
3 KB04 KB05 KB06	0.641 0.642	0.692 0.705 0.712 0.714	0.683 0.696 0.702 0.705	0.695 0.708 0.715 0.717	0.822 0.834 0.848 0.856	0.879 0.911 0.931 0.937	0.757 0.771 0.783 0.793	0.781 0.794 0.800	0.081 0.083 0.704 0.713	0.716 0.740 0.752 0.755	0.762 0.790 0.802 0.809	0.689 0.699 0.710 0.716	0.742 0.758 0.765 0.772	0.660 0.686 0.695 0.697	0.668 0.677 0.679	257:0 627:0 617:0	0.754 0.766 0.770	0.630 0.652 0.662 0.664	0.688 0.705 0.712 0.716	0.696 0.717 0.724 0.729	0.752 0.771 0.782 0.785	0.655 0.678 0.688 0.692	0.684 0.699 0.708 0.713	0.660 0.673 0.682 0.688	0.686 0.696 0.702 0.706	0.708 0.712	0.689 0.704 0.710 0.713	0.664 0.685 0.696 0.700	0.691 0.710 0.719 0.723	0.721 0.735 0.745 0.750	0.56/ 0.5/4 0.5//	0.719 0.799 0.739 0.743	0.666 0.677 0.684 0.688	0.729 0.744 0.754 0.760	0.682 0.699 0.706 0.710	0.628 0.642 0.649 0.653	0.718 0.728 0.732	0.709 0.723 0.735 0.736	0.040 0.050 0.000	0.699 0.718 0.728 0.732	0.666 0.681 0.688 0.692	0.722 0.743 0.754 0.761	0.749 0.763 0.775 0.781	0.686 0.703 0.712 0.718	0.648 0.664 0.671 0.674	0.634 0.643 0.646	0.688 0.698 0.704	0.676 0.694 0.704 0.707	0.645 0.658 0.665 0.669	0.636 0.653 0.659 0.661	0.661 0.678 0.688 0.694	0.720 0.739 0.751 0.755	0.717 0.738 0.750 0.753	0.721 0.736 0.746 0.752	710 0.726 0.737 0.742
KB02 KB03 KB04 KB05 KB06	0.621 0.635 0.641 0.642 0.646 0.658 0.664 0.666	0.696 0.703 0.692 0.705 0.712 0.714	0.688 0.694 0.683 0.696 0.702 0.705	0.706 0.695 0.708 0.715 0.717	0.825 0.839 0.822 0.834 0.848 0.856	0.890 0.905 0.879 0.911 0.931 0.937	0.761 0.774 0.757 0.771 0.783 0.793	0.759 0.781 0.794 0.800	0.003 0.0034 0.003 0.003 0.103	0.724 0.734 0.716 0.740 0.752 0.755	0.771 0.784 0.762 0.790 0.802 0.809	0.692 0.702 0.689 0.699 0.710 0.716	0.747 0.756 0.742 0.758 0.765 0.772	0.669 0.678 0.660 0.686 0.695 0.697	0.646 0.668 0.677 0.679	257.0 627.0 617.0 060.0 117.0 207.0	0.731 0.754 0.766 0.770	0.638 0.646 0.630 0.652 0.662 0.664	0.693 0.701 0.688 0.705 0.712 0.716	0.703 0.712 0.696 0.717 0.724 0.729	0.758 0.768 0.752 0.771 0.782 0.785	0.663 0.672 0.655 0.678 0.688 0.692	0.689 0.698 0.684 0.699 0.708 0.713	0.664 0.672 0.660 0.673 0.682 0.688	0.689 0.695 0.686 0.696 0.702 0.706	0.539 0.566 0.539 0.708 0.712	0.694 0.701 0.689 0.704 0.710 0.713	0.671 0.680 0.664 0.685 0.696 0.700	0.697 0.707 0.691 0.710 0.719 0.723	0.725 0.735 0.721 0.735 0.745 0.750	0.64/ 0.66/ 0.6/4 0.6//	0.732 0.743 0.726 0.743 0.736 0.763	0.670 0.676 0.666 0.677 0.684 0.688	0.734 0.743 0.729 0.744 0.754 0.760	0.688 0.694 0.682 0.699 0.706 0.710	0.628 0.642 0.649 0.653	0.705 0.718 0.732 0.732 0.705 0.705 0.732	0.722 0.709 0.723 0.735	0.00 0.000 0.000 0.000 0.000 0.000 0.000	0.705 0.714 0.699 0.718 0.728 0.732	0.671 0.678 0.666 0.681 0.688 0.692	0.729 0.740 0.722 0.743 0.754 0.761	0.753 0.764 0.749 0.763 0.775 0.781	0.692 0.701 0.686 0.703 0.712 0.718	0.654 0.660 0.648 0.664 0.671 0.674	0.618 0.634 0.643 0.646	0.669 0.688 0.698 0.704	0.691 0.676 0.694 0.704 0.707	0.649 0.656 0.645 0.658 0.665 0.669	0.641 0.648 0.636 0.653 0.659 0.661	0.657 0.676 0.661 0.678 0.688 0.694	0.25 0.25 0.20 0.20 0.20 0.20	0.724 0.734 0.717 0.738 0.750 0.753	0.726 0.736 0.721 0.736 0.746 0.752	0.715 0.725 0.710 0.726 0.737 0.742
Name KB01 KB02 KB03 KB04 KB05 KB06	0.626 0.631 0.621 0.635 0.641 0.642 0.642 0.645 0.646 0.648	0.691 0.696 0.703 0.692 0.705 0.712 0.714	0.682 0.688 0.694 0.683 0.696 0.702 0.705	0.699 0.706 0.695 0.708 0.715 0.717	S. Vedas 0.815 0.825 0.839 0.822 0.834 0.848 0.856	0.889 0.890 0.905 0.879 0.911 0.931 0.937	0.745 0.761 0.774 0.757 0.771 0.783 0.793	0.766 0.779 0.759 0.781 0.794 0.800	0.073 0.083 0.084 0.081 0.082 0.733	0.722 0.724 0.734 0.716 0.740 0.752 0.755	0.771 0.784 0.762 0.790 0.802 0.809	a 0.683 0.692 0.702 0.689 0.699 0.710 0.716	0.734 0.747 0.756 0.742 0.758 0.765 0.772	0.665 0.669 0.678 0.660 0.686 0.695	0.653 0.662 0.646 0.668 0.670	20.00 621.00 617.00 060.00 117.00 201.00 000.00	0.733 0.739 0.750 0.731 0.754 0.766 0.770	arolina 0.633 0.638 0.646 0.630 0.652 0.662 0.664	0.683 0.693 0.701 0.688 0.705 0.712 0.716	0.692 0.703 0.712 0.696 0.717 0.724 0.729	0.750 0.758 0.768 0.752 0.771 0.782 0.785	a 0.654 0.663 0.672 0.655 0.678 0.688 0.692	Island 0.681 0.689 0.698 0.684 0.699 0.708 0.713	0.652 0.664 0.672 0.660 0.673 0.682 0.688	0.707 0.7083 0.683 0.683 0.705 0.705	0.090 0.099 0.069 0.708 0.712	0.689 0.694 0.701 0.689 0.704 0.713	0.662 0.671 0.680 0.664 0.685 0.696 0.700	setts 0.691 0.697 0.707 0.691 0.710 0.719 0.723	0.716 0.725 0.725 0.721 0.735 0.745 0.750	0.653	0.75 0.75 0.75 0.75 0.75 0.750 0.750 0.763	kv 0.662 0.670 0.656 0.666 0.677 0.688	0.723 0.734 0.743 0.729 0.744 0.754 0.760	0.679 0.688 0.694 0.682 0.699 0.706 0.710	0.624 0.633 0.639 0.628 0.642 0.649 0.653	26.7.0 87.7.0 1.699 0.7.0 0.7.	0.714 0.722 0.709 0.723 0.732 0.736	0.503 0.504 0.504 0.505	ut 0.699 0.705 0.714 0.699 0.718 0.728 0.732	0.664 0.671 0.656 0.661 0.688 0.692	0.729 0.740 0.722 0.743 0.754 0.761	0.743 0.753 0.764 0.749 0.763 0.775 0.781	ey 0.685 0.692 0.701 0.686 0.703 0.712 0.718	0.648 0.654 0.660 0.648 0.664 0.671 0.674	0.624 0.631 0.618 0.634 0.643 0.646	0.675 0.685 0.669 0.688 0.698 0.704	0.682 0.691 0.676 0.694 0.704 0.707	aton. DC 0.641 0.649 0.656 0.645 0.658 0.665 0.669	0.638 0.641 0.648 0.638 0.659 0.661	0.655 0.676 0.676 0.678 0.688 0.694	0.505 0.505 0.507 0.507 0.505	lifornia 0.719 0.724 0.734 0.717 0.738 0.750 0.753	0.213 0.213 0.213 1.133 1.133 1.133 0.213	alifornia 0.709 0.715 0.725 0.710 0.726 0.737 0.742

January 2014 MC-DENT-PPO-CH-30-MD

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

KC0S	0.660	0.684	0.733	0.737	58 0.879 0.894	0.880	0.831	1.000	0.787	0.843	0.791	0.729	0.707	0.757	0.802	0.693	0.755	0.810	0.720	0.708	0.722	0.733	0.733	0.727	0.772	0.791	0.767	0.782	0.733	0.757	0.756	0.588	0.758	0.712	0.805	0.742	0.695	0.729	0.733	0.688	0.683	0.784	74 0.784 0.788 36 0.776 0.780
Z Z	0.649	0.672	0.721	0.723	91 0.864 0.868	0.800	0.812	0.982	0.765	0.825	0.781	0.707	0.690	0.744	0.780	0.6/5	0.740	0.796	0.705	0.699	0.712	0.720	0.721	0.732	0.759	0.774	0.752	0.769	0.720	0.742	0.744	0.676	0.741	0.700	0.790	0.727	0.683	0.716	0.716	0.679	0.669	0.766	80 0.763 0.774 75 0.761 0.766
000 Y	0.658	0.686	0.726	0.739	0.889 0.894 0.891	0.827	0.842	1.025	0.790	0.849	0.797	0.729	0.706	0.70	0.807	0.692	0.757	0.816	0.721	0.710	0.724	0.735	0.734	0.728	0.777	0.798	0.772	0.787	0.735	0.760	0.761	0.689	0.760	0.714	0.813	0.743	0.695	0.731	0.736	0.688	0.682	0.788	0.786 0.788 0.780 0.777 0.780 0.775
KCOM	0.667	0.693	0.733	0.747	0.889 0.899 0	0.832	0.853	1.029	0.805	0.863	0.804	0.744	0.718	7.70	0.820	0.705	0.768	0.827	0.733	0.716	0.729	0.741	0.742	0.739	0.784	0.808	0.781	0.794	0.744	0.770	0.769	0.697	0.770	0.722	0.819	0.753	0.704	0.0740	0.746	0.694	0.691	0.798	0.790 0.799 0
	ľ	_			0.878 0.893	_				-		_																															0.781 0.797 0.773 0.784
					0.899 0.904																																						0.800 0.813
80 YC08	0.659	0.686	0.728	0.740	0.895 0.866	0.831	0.845	1.032																	0.780		0.774	0.790			0.763	_										0.789	0.788 0.722 0.781 0.739
, KC06		0.68			o o	α α	O 1	റന	2	n m	റെ	ω.	4 0	V	4 (O 0	v œ	9	- 4	- c	4	4 0	· m	∞ ~	တင	u w		- 1	ω ₇	± 00	0	റ റ	ω	4 G	N	ω.	4 0	າດ	ıω	ω .	0 -		4 00 1
5	54		0.734	0.737	78 0.890 0.892	0.982	0.836	1.013	0.785	0.843	0.794	0.726	0.703	0.75/	0.803	0.689	0.754	0.810	0.718	0.708	0.722	0.731	0.731	0.726	0.774		0.769	0.785	0.732	0.757	0.758	0.686	0.756	0.712	0.809	0.740	0.692	0.728	0.733	0.686	0.679	0.783	76 0.782 0.784
	0.642	0.669 0.680	0.717 0.729 0.734 0.708 0.719 0.724	0.720 0.732 0.737	0.867 0.878 0.890	0.800 0.812 0.821	0.805 0.825 0.836	0.989 1.000 1.013	0.756 0.778 0.785	0.809 0.833 0.843	0.774 0.787 0.794	0.696 0.719 0.726	0.679 0.699 0.703	0.733 0.731 0.737	0.774 0.794 0.803	0.563 0.683 0.689	0.729 0.747 0.754	0.786 0.803 0.810	0.691 0.712 0.718	0.693 0.703 0.708	0.710 0.719 0.722	0.717 0.729 0.731 0.727 0.742 0.750	0.715 0.728 0.731	0.725 0.742 0.726	0.755 0.768 0.774	0.768 0.786 0.794	0.746 0.762 0.769	0.765 0.778 0.785	0.710 0.726 0.732	0.733 0.751 0.757	0.737 0.751 0.758	0.731 0.742 0.745	0.734 0.751 0.756	0.693 0.707 0.712	0.790 0.803 0.809	0.723 0.736 0.740	0.674 0.689 0.692	0.706 0.723 0.728	0.709 0.726 0.733	0.672 0.683 0.686	0.661 0.676 0.679	0.760 0.778 0.783	0.757 0.776 0.776 0.760 0.771
KC02 KC03	0.646 0.649 0.642	0.672 0.677 0.669 0.680	0.721 0.72/ 0.71/ 0.729 0.734 0.712 0.717 0.708 0.719 0.724	0.724 0.730 0.720 0.732 0.737	0.870 0.881 0.867 0.878 0.890	0.948 0.960 0.938 0.96/ 0.982 0.803 0.812 0.800 0.812 0.821	0.812 0.823 0.805 0.825 0.836	0.992 1.005 0.989 1.000 1.013	0.763 0.771 0.756 0.778 0.785	0.817 0.827 0.809 0.833 0.843 0.728 0.737 0.725 0.734 0.742	0.778 0.785 0.774 0.787 0.794	0.703 0.712 0.696 0.719 0.726	0.686 0.691 0.679 0.699 0.703	0.739 0.747 0.733 0.731 0.737	0.780 0.791 0.774 0.794 0.803	0.670 0.676 0.683 0.683	0.735 0.743 0.729 0.747 0.754	0.792 0.799 0.786 0.803 0.810	0.698 0.705 0.691 0.712 0.718	0.696 0.700 0.693 0.703 0.708	0.713 0.717 0.710 0.719 0.722	0.721 0.725 0.717 0.729 0.731 0.732 0.739 0.727 0.742 0.750	0.719 0.723 0.715 0.728 0.731	0.706 0.713 0.700 0.719 0.726 0.731 0.735 0.725 0.742 0.745	0.759 0.767 0.755 0.768 0.774	0.773 0.782 0.768 0.786 0.794	0.751 0.759 0.746 0.762 0.769 0.695 0.698 0.692 0.701 0.704	0.769 0.777 0.765 0.778 0.785	0.715 0.722 0.710 0.726 0.732	0.739 0.746 0.733 0.751 0.757	0.742 0.749 0.737 0.751 0.758	0.672 0.677 0.667 0.682 0.686 0.735 0.739 0.731 0.742 0.745	0.739 0.746 0.734 0.751 0.756	0.697 0.703 0.693 0.707 0.712 0.772 0.782 0.766 0.784 0.794	0.794 0.801 0.790 0.803 0.809	0.727 0.732 0.723 0.736 0.740	0.679 0.683 0.674 0.689 0.692	0.711 0.718 0.706 0.723 0.728	0.715 0.723 0.709 0.726 0.733	0.676 0.679 0.672 0.683 0.686	0.666 0.670 0.661 0.676 0.679 0.701 0.708 0.696 0.712 0.718	0.766 0.772 0.760 0.778 0.783	0.763 0.771 0.757 0.776 0.763 0.768 0.760 0.771
KC03	0.654 0.646 0.649 0.642	rrd County / Palm Beach 0.676 0.672 0.669 0.680	0.727 0.717 0.729 0.734 0.717 0.708 0.719 0.724	0.724 0.730 0.720 0.732 0.737	us Vegas 0.867 0.870 0.881 0.867 0.878 0.890	0.950 0.938 0.967 0.982 0.812 0.800 0.812 0.821	0.812 0.823 0.805 0.825 0.836	0.984 0.992 1.005 0.989 1.000 1.013	0.772 0.763 0.771 0.756 0.778 0.785	0.827 0.809 0.833 0.843 0.737 0.725 0.734 0.742	0.782 0.778 0.785 0.774 0.794	0.716 0.703 0.712 0.696 0.719 0.726	0.691 0.679 0.699 0.703	0./45 0./53 0./53 0./51 0./53 0./51 0./5/ on	0.788 0.780 0.791 0.774 0.794 0.803	0.676 0.863 0.889	0.744 0.735 0.743 0.729 0.747 0.754	0.800 0.792 0.799 0.786 0.803 0.810	0.705 0.691 0.712 0.718	0.701 0.696 0.700 0.693 0.703 0.708	0.715 0.713 0.717 0.710 0.719 0.722	0.725 0.717 0.729 0.731 0.739 0.727 0.742 0.750	0.725 0.719 0.723 0.715 0.728 0.731	. 0.713 0.700 0.719 0.726 0.735 0.725 0.742 0.745	0.767 0.755 0.768 0.774	co 0.779 0.773 0.782 0.768 0.786 0.794	0.759 0.746 0.762 0.769 0.698 0.692 0.701 0.704	0.772 0.769 0.777 0.765 0.778 0.785	0.722 0.710 0.726 0.732	0.747 0.739 0.746 0.733 0.751 0.757	0 0.748 0.742 0.749 0.737 0.758	0.5739 0.731 0.742 0.745	ecticut 0.746 0.739 0.746 0.734 0.751 0.756	0.703 0.693 0.707 0.712 0.782 0.766 0.784 0.794	0.794 0.794 0.801 0.790 0.803 0.809	ey 0.731 0.727 0.732 0.723 0.736 0.740	0.686 0.679 0.683 0.674 0.689 0.692	0.718 0.706 0.723 0.728	0.721 0.715 0.723 0.709 0.726 0.733	ton, DC 0.681 0.676 0.679 0.672 0.683 0.686	0.670 0.661 0.676 0.679 0.708 0.696 0.712 0.718	0.770 0.766 0.772 0.760 0.778 0.783	0.768 0.760 0.776

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

			0.722																																														0.774
KQ08	0.681	0.730	0.720	0.707	0.881	0.806	0.829	0.720	1.003	0.790	0.036	0.783	0.723	0.700	0.747																																		0.772
	_		0.715																																														0.764
_			0.705																																														0.754
_			0.713																																														0.764
KQ00	0.681	0.730	0.720	0.707	0.893	0.997	0.834	0.721	1.025	0.785	0.032	0.785	0.718	0.694	0.746																																		0.773
KQON	0.652	0.729	0.720	0.706	0.888	0.989	0.830	0.721	1.013	0.784	0.030	0.785	0.718	0.695	0.747																																		0.771
KOOM	0.689	0.739	0.729	0.718	0.900	0.822	0.849	0.729	1.030	0.804	0.830	0.794	0.737	0.710	0.759	0.816	0.697	0.740	0.757	0.820	0.727	0.709	0.725	0.736	0.758	0.729	0.752	0.779	0.802	0.776	0.706	0.735	0.673	0.763	0.763	0.747	0.764	0.715	0.802	0.816	0.696	0.669	0.728	0.688	0.684	0.720	0.793	0.795	0.782
KQ0L	0.653	0.733	0.723	0.710	0.890	0.813	0.835	0.723	1.014	0.791	0.830	0.787	0.725	0.701	0.752	0.805	0.688	0.733	0.747	0.808	0.730	0.702	0.720	0.730	0.748	0.720	0.744	0.772	0.792	0.768	0.701	0.728	0.667	0.755	0.755	0.741	0.755	0.708	0.792	0.808	0.689	0.661	0.721	0.682	0.676	0.713	0.783	0.784	0.774
KQ0	0.688	0.738	0.728	0.717	0.894	0.818	0.844	0.728	1.019	0.802	0.747	0.793	0.737	0.710	0.760	0.814	0.697	0.740	0.756	0.816	0.736	0.708	0.724	0.735	0.756	0.729	0.751	0.778	0.800	0.775	0.705	0.735	0.673	0.763	0.761	0.746	0.763	0.714	0.800	0.813	0.695	0.667	0.728	0.687	0.683	0.720	0.791	0.793	0.780
KQ0D	0.681	0.729	0.719	0.706	0.881	0.801	0.829	0.715	1.003	0.789	0.020	0.778	0.723	0.698	0.742	0.800	0.684	0.725	0.740	0.802	0.707	0.697	0.717	0.727	0.744	0.714	0.741	0.766	0.785	0.763	0.697	0.721	0.661	0.750	0.750	0.737	0.751	0.703	0.784	0.801	0.685	0.658	0.713	0.679	0.675	0.705	0.779	0.781	0.777
KQ0B	0.698	0.750	0.739	0.732	0.904	0.841	0.864	0.749	1.035	718.0	0.000	0.813	0.757	0.729	0.782	0.830	0.716	0.760	0.781	0.839	0.746	0.723	0.734	0.747	0.772	0.751	0.767	0.791	0.817	0.789	0.718	0.755	0.690	0.780	0.777	0.760	0.779	0.731	0.818	0.826	0.713	0.680	0.752	0.701	0.700	0.739	0.806	0.808	0.792
KQ0A	0.687	0.738	0.728	0.718	0.897	0.830	0.848	0.739	1.029	0.798	0.830	0.800	0.734	0.710	0.765	0.814	0.697	0.745	0.762	0.821	0.720	0.714	0.726	0.737	0.756	0.733	0.752	0.780	0.803	0.775	0.709	0.738	0.677	0.764	0.764	0.750	0.763	0.717	0.804	0.816	0.698	0.669	0.735	0.691	0.684	0.724	0.793	0.793	0.782
KQ10	0.639	0.685	0.677	0.649	0.858	0.868	0.758	0.676	0.991	0.692	0.717	0.735	0.619	0.614	0.678	0.717	0.597	0.670	0.669	0.736	0.622	0.658	0.686	0.682	0.682	0.636	0.673	0.723	0.721	0.703	0.662	0.658	0.611	0.681	0.699	0.698	0.681	0.649	0.719	0.763	0.626	0.603	0.649	0.636	0.608	0.648	0.712	0.702	0.726
KQ08	0.680	0.730	0.721	0.707	0.893	0.819	0.834	0.726	1.030	0.782	0.744	0.788	0.715	0.694	0.749	0.798	0.680	0.731	0.745	0.807	0.708	0.704	0.720	0.728	0.744	0.715	0.739	0.771	0.789	0.764	0.701	0.724	0.665	0.750	0.753	0.741	0.750	0.706	0.790	0.808	0.685	0.658	0.719	0.681	0.671	0.711	0.780	0.778	0.774
KQ07	0.678	0.728	0.718	0.704	0.890	0.83	0.829	0.722	1.021	0.777	0.029	0.785	0.711	0.690	0.746	0.793	0.677	0.728	0.742	0.804	0.704	0.701	0.718	0.725	0.741	0.712	0.736	0.768	0.785	0.760	0.698	0.721	0.662	0.747	0.750	0.738	0.746	0.703	0.785	0.805	0.683	0.655	0.715	0.679	0.669	0.708	0.775	0.774	0.770
K 006	0.679	0.729	0.719	0.705	0.890	0.83	0.829	0.718	1.013	0.782	0.742	0.783	0.715	0.692	0.745	0.796	0.679	0.727	0.741	0.802	0.704	0.698	0.717	0.725	0.743	0.712	0.737	0.768	0.785	0.762	0.697	0.721	0.662	0.748	0.751	0.737	0.748	0.703	0.786	0.804	0.683	0.655	0.714	0.678	0.670	0.707	0.776	0.776	0.770
KQ05	0.676	0.724	0.715	0.699	0.878	0.801	0.819	0.714	1.001	0.777	0.013	0.777	0.709	0.689	0.738	0.788	0.675	0.722	0.734	0.795	0.700	0.695	0.714	0.723	0.737	0.708	0.734	0.762	0.779	0.756	0.695	0.716	0.658	0.743	0.745	0.734	0.743	0.699	0.777	0.730	0.680	0.652	0.710	0.720	0.668	0.701	0.772	0.771	0.766
KQ04	0.663	0.711	0.701	0.683	0.866	0.935	0.796	0.701	0.988	0.750	0.724	0.761	0.682	0.666	0.718	0.764	0.651	0.704	0.713	0.775	0.675	0.682	0.704	0.710	0.719	0.685	0.715	0.748	0.758	0.738	0.683	0.697	0.642	0.723	0.729	0.722	0.723	0.682	0.755	0.783	0.663	0.636	0.689	0.701	0.650	0.683	0.751	0.748	0.752
KQ03	0.672	0.721	0.711	0.695	0.880	0.800	0.814	0.710	1.004	0.766	0.236	0.774	0.699	0.679	0.733	0.782	0.665	0.717	0.727	0.789	0.690	0.690	0.711	0.717	0.732	0.699	0.726	0.759	0.773	0.752	0.690	0.710	0.653	0.736	0.741	0.730	0.736	0.693	0.773	0.796	0.673	0.645	0.702	0.670	0.660	0.696	0.764	0.763	0.761
K Q02	0.668	0.715	0.706	0.688	0.869	0.792	0.804	0.705	0.992	0.759	0.797	0.766	0.691	0.674	0.725	0.772	0.659	0.710	0.720	0.782	0.084	0.686	0.707	0.714	0.725	0.692	0.721	0.752	0.765	0.744	0.687	0.704	0.647	0.730	0.734	0.726	0.730	0.688	0.762	0.788	0.669	0.641	0.696	0.707	0.656	0.689	0.758	0.756	0.757
KQ01	0.678	0.727	0.718	0.706	0.871	0.806	0.824	0.726	0.989	0.782	0.830	0.784	0.723	0.700	0.749	0.795	0.686	0.731	0.748	0.804	0.73	0.702	0.716	0.726	0.743	0.719	0.740	0.764	0.783	0.761	0.698	0.726	0.666	0.750	0.750	0.738	0.750	0.706	0.782	0.796	0.688	0.661	0.720	0.682	0.676	0.709	0.776	0.776	0.767
9	Miami Broward County / Palm Beach	na sample and a sa	Orlando	Daytona / Gainesville	Diversified Dental - Las Vegas	Mastercare Dental - Reno Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Diversified Dental - Reno	Maine North Dakota	לים לים	ž _	ont	New Hampshire	Delaware	wasnington Oregon	North Carolina	West Virginia	Mississippi	Arkansas	South Carolina Bhode Island	vaii iota	Pittsburgh	Philadelphia	Alabama IItah	- m	Massachusetts	Oklahoma	New Mexico	as	Kentucky	Wisconsin	Fennessee	Minnesota	Colorado Indiana	Nebraska	Connecticut		Michigan	Arizona New Jersev	Syracuse	New York	Richmond	Atlanta Washington, DC	ago	St. Louis	Sacramento	Northern California	San Diego Southern California
PPO # PPO Name	Browar	Татра	Orlando	Day	Dive	Prem	Denta	Rents	Dive	Maine	Nevada	Idaho	Vermont	New	Dela	Vasning	P to N	Wes	Μİ.	¥ d	8 8	Hawaii	Ħ	<u>F</u>	Alaba	lowa	Mas	Š -	Š	Texas	Kentuck	Wis	Ten	<u>≅</u> (3 3	Š	ပ်	Ohio	<u>.</u> di	Arizona New ler	Syra	New	Richmo	Was	Chicago	St.	Saci	Ž	Sar

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

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		0.628 0.609																				.694 0.675							.690 0.662									0.650 0.650												625 0.599							0.690
2	ספיי	0.633	0.703	0.694	0.705	0.678	0.826	0.303	0.774	0.692	0.931	0.735	0.787	0.704	0.695	5000	0.00	0.711	-	0.748	0.650	0.702	0.713	0.767	0.676	0.696	0.669	0.693	0.695	0.712	0.701	0.683	0.706	0.731	0.663	0.741	0.725	0.675	0.697	0.640	0.715	0.721	0.655	0.707	0.715	0.680	0.756	0.738	0.090	0.631	0.685	0.689	0.654	0.651	0.675	0.735	0./33
		0.641 0.629 0.663 0.648																																				0.581 0.559																			
e di		0.638 0.632 0.655 0.650																				0.704 0.698																0.673 0.671																		0.734 0.727	
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nity Plan with	פועע	0.587	0.662	0.654	0.662	0.627	0.798	0.000	0.710	0.650	9060	0.659	0.000	0.030	0.07	90.0	0.330	0.000	9	0.678	0.577	0.649	0.647	0.706	0.601	0.651	0.630	0.664	0.655	0.657	0.654	0.614	0.648	0.690	0.600	0.682	0.672	0.697	0.639	0.594	0.654	0.673	0.601	0.670	0.654	0.630	0.677	0.7.9	0.040	0.581	0.625	0.631	0.615	0.593		0.676	999
		0.630 0.635																	,			0.701 0.7																0.573 0.580																	0	0.731 0.740	
acı		0.620 0.628															0 0	0 0				.683 0.693																0.716 0.28												.613 0.623			0	0	0	0.708 0.722	=
200	מים ל	0.606	0.671	0.663	0.673	0.644	0.785	0.000	0.723	0.657	0.886	0.683	0.220	0.730	0.030	0.720	0.622	0.058	9	0.697	0.605	0.667	0.674	0.728	0.630	0.660	0.635	0.667	0.661	0.677	0.670	0.638	0.666	0.693	0.626	0.693	0.684	0.548	0.661	0.609	0.672	0.687	0.621	0.673	0.672	0.646	0.689	0.717	0.630	0.598	0.644	0.648	0.623	0.618	0.635	0.689	222
2002		0.631 0.639			0.677 0.686		0.788 0.803		0.730 0.74	0.662 0.673							0.040			0.704 0.717			0.680 0.689					0.670 0.679		0.683 0.692				0.697 0.709		0.699 0.712	0.089 0.70		0.666 0.676				0.626 0.635			0.651 0.660							0.627 0.638			0.695 0.708	
7	וחשע	0.633	0.677	0.669	0.680	0.654	0.781	0.630	0.733	0.660	0880	669 0	0.000	2,00	0.633	0.72	0.636	0.000	5	0.709	0.621	0.677	0.688	0.742	0.645	0.665	0.638	0.669	0.665	0.689	0.678	0.652	0.675	0.696	0.640	0.701	0.692	0.652	0.673	0.618	0.682	0.696	0.632	0.675	0.682	0.655	0.697	0.717	0.684	0.604	0.654	0.658	0.628	0.631	0.643	0.697	252
omoN Odd # Odd	PPO Name	Miami Broward County / Palm Beach	Tampa	Orlando	Jacksonville	Daytona / Gainesville	Metergas Dental - Las vegas	Premier - Minnesota	Dental Options Pricing - Oregon	Bental Network - Hawaii	Diversified Dental - Reno	Maine	North Dakota	News	Nevada	Vermont	New Hampshire	Delaware	Washington	Oregon	North Carolina	West Virginia	Mississippi	Arkansas	South Carolina	Rhode Island	Hawaii	Pittsburgh	Philadelphia	Alabama	Utah	Iowa	Massachusetts	Oklahoma	Louisiana	New Mexico	lexas Kontrolar	Kenucky	Wisconsin	Tennessee	Minnesota	Colorado	Indiana	Nebraska	Connecticut	Ohio	Michigan	Arizona New Jersey	Syracuse Syracuse	New York	Richmond	Atlanta	Washington, DC	Chicago	St. Louis	Sacramento	Signal Control Control
*	5 2	502	503	504	202	206	222	200	200	527	200	549	3 5	3 13	3 1	3 1	3 15	2 2	222	228	559	260	561	562	563	564	565	999	267	268	269	570	571	572	273	574	2/2	2/6	278	579	280	281	582	283	284	282	200	200	0 0	290	29	592	593	594	292	296	2

January 2014

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

			0.720 0.727																																0.691 0.698																			
			0.702																																3 0.685																			
_			0.704 0.700																																0.684 0.676																			
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			0.736 0.720																																0.705 0.692																			
			0.724																																0.696																			31 0.754
MBOD MBOI			0.707																																0.684 0.701																	0.745 0.77	0.745 0.77	0.739 0.76
_			0.733															0.773			0.742 0.759														03 0.714																	775 0.790		65 0.776
			0.6/3 0./31															0.004	_																0.652 0.703																	Ö	o	0.707 0.7
			0.711 0.726																																0.694 0.698																			
MB06 ME																																			0.692 0.6																			0.751 0.
			0.699 0.714																																989.0 0.686																ó	724 0.746		724 0.741
က			0.701					0.776 0.									0.608		0.756 0.7	0	0	0	0	0 1	0 (0.679 0.6	0 0	0	0	0	0.711 0.6	0 0	0	0	0	0.749 0.0	0 0	0	0	0	0	0 1	0.686 0.6	0 0	0	0	0	0 0	0.699	0 0	0 0	0	0	0
2				08 0.708													0.000		45 0.746							64 0.671					01 0.702				75 0.678									62 0.759					51 0.691					
		Broward County / Paim Beach 0.656		nville 0.708	ainesville	Diversified Dental - Las Vegas 0.820	Reno		Oregon		Diversified Dental - Reno						New Hampsnire U.550		.g.c.i.	arolina				B		0.664					Massachusetts 0.701				ky 0.675									0.753	Aes			nd	Atlanta Mashington DC 0.651	igi, bo			lifornia	1
PPO # PPO Name	Miami	Browar	Orlando	Jacksonville	Dayton	Diversit	Master	Premie	Dental	Hental	Diversi	Maine	North Dakota	Nevada	ldaho	Vermont	New H	336 Delaware 557 Washington	Oregon	559 North C		Mississippi	562 Arkansas	South	564 Khode Island	565 Hawaii	Philadelphia	Alabama	Utah	lowa	Massac	Oklarioma	New Mexico	Texas	Kentucky	Kansas	Tennessee	Minnesota	Colorado	Indiana	Nebraska	Connecticut	Chio	Arizona	New Jersey	Syracuse	New York	Richmond	Washin	Chicago	St. Louis	596 Sacramento		San Diego

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

0.728 0.708 0.708 0.875 0.875 0.875 0.875 0.770 0.770 0.770 0.770 0.773 0.773 0.773 0.773 0.773 0.773 0.773 0.773 0.773 0.773 0.773 0.773 0.773 0.773 0.773 0.774 0.774 0.775 0.	PPO Name Miami Broward County / Dalm Reach	MC01 0.660	MC02 0.650	 _												MC0S 0.666	MC0T 0.665	
		0.734	0.728						_		_				_	0.690	0.692	
		0.724	0.718													0.732	0.734	
		0.715	90.70													0.724	0.726	,-
		0.870	0.872													0.882	1.001	
		0.808	0.805													0.818	0.829	
		0.822	0.815													0.837	0.847	
		0.731	0.723													0.738	0.739	_
		0.300	0.332													0.797	0.020	_
		0.836	0.821													0.851	0.856	
		0.727	0.729													0.737	0.747	
0.071 0.771 0.772 0.782 0.782 0.783 0.782		0.786	0.780													0.796	0.801	
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77.2. 77.2. <th< td=""><td></td><td>0.726</td><td>0.23</td><td>702</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.738</td><td>0 737</td><td></td></th<>		0.726	0.23	702												0.738	0 737	
0.77 0.78 0.77 0.78 0.77 0.79 0.77 0.79 0.77 0.79 0.77 0.79 0.77 0.79 0.77 0.79 0.77 0.79 0.77 0.79 0.79 0.79 0.79 0.79 0.79 0.79 0.79 0.79 0.79 0.79 0.79 0.79 0.79 0.79 <th< td=""><td></td><td>0.734</td><td>0.729</td><td>723</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.745</td><td>0.745</td><td></td></th<>		0.734	0.729	723												0.745	0.745	
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0.728 0.729 0.728 0.729 <th< td=""><td></td><td>0.721</td><td>0.717</td><td>714</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>_</td><td></td><td>0.728</td><td>0.730</td><td></td></th<>		0.721	0.717	714										_		0.728	0.730	
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0.779 0.775		0.665	0.654	649						_				_		0.672	0.671	
0.722 0.730 0,715 0,735 0,742 0,738 0,742 0,738 0,743 0,676 0,752 0,768 0,742 0,748 0,757 0,742 0,743 0,739 0,721 0,739 0,731 0,734 0,739 0,731 0,734 0,732 0,689 0,689 0,689 0,689 0,689 0,689 0,689 0,689 0,689 0,689 0,689 0,689 0,689 0,689 0,699		0.728	0.719	712						_				_		0.740	0.742	
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0.769 0.776 0.763 0.783 0.788 0.787 0.791 0.725 0.802 0.816 0.788 0.803 0.795 0.805 0.789 0.791 0.785 0.767 0.780 0.789 0.789 0.791 0.795 0.797 0.799		0.717	0.709	702				C		_				_		0.728	0.731	
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0.766 0.776 0.779		0.773	0.765	757				<i>-</i>								0.787	797	
טינט טינט מינט טינט טינט מינט מינט מינט		0.77.0	0.766	754				<i>.</i>								200	700	
		0.700	0.700	- 0.1	0.770	0.779		0 0		•						0.700	0.70	_

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

0.0446 0.0724 0.0727 0.0727 0.0810 0.0730 0.	PO# PPC	PPO # PPO Name	MQ02	MQ04				_			_	_			MQ0P	MQ00	MQOR	MQ0S	MQOT	
The control of the co	Λia γ	tmi	0.646	0.640			0.654								0.653	0.646	0.662	0.665	0.661	
Column C	בַּלַ מַ	ward County / Paim Beach	10/4	0.669											0.683	0.6/0	0.083	0.089	0.689	
The control of the co	<u> </u>	npa 1	74.4	0.718											0.79	0.721	0.737	0.74	0.747	
The control of the co	≝.	ando	7.74	0.709											0.724	217.0	0.726	15/10	15/.0	
The control of the co	ac (Ksonville	75/	17.70											0.738	0.724	0.740	0.745	0.745	
The control of the co	, g	ytona / Galnesville	10.6	0.694											0.711	0.699	0.718	0.722	0.72	
The control of the co	ዿ.	ersiried Dental - Las Vegas	5/2/	0.869											0.893	0.800	0.873	0.886	0.839	
The control of the co	ğ.	stercare Dental - Reno	405	0.940											0.982	0.60	0.983	0.998	000.1	
The control of the co	ē	mier - Minnesota	7.795	0.789											0.807	0.795	0.805	0.811	0.820	
The control of the co	ē	ntal Options Pricing - Oregon	0.810	0.801											0.829	0.807	0.829	0.838	0.843	
1.00 1.00	ē	ntal Network - Hawaii	.712	0.706											0.717	0.716	0.727	0.730	0.730	
1. 1. 1. 1. 1. 1. 1. 1.	<u>š</u>	ersified Dental - Reno	.993	0.989											1.021	0.982	0.991	1.005	1.027	
1.0 1.0	<u>a</u>	ine	0.77.0	0.760											0.787	0.765	0.794	0.804	0.800	
17.50 17.5	ō	th Dakota	808	962.0											0.821	0.811	0.839	0.845	0.844	
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1,000 1,00	₫	w Hampshire	.682	0.672			_								0.690	0.682	0.706	0.711	0.706	
Control Cont	Sel.	aware	.734	0.726			.752 (_	_					0.743	0.735	0.754	0.760	0.759	
in the control of the	Ş	shington																		
1. 1. 1. 1. 1. 1. 1. 1.	S.	uoße	08/.	0.770			.799							_	0.796	0.776	0.802	0.810	0.810	
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C172 C172	Š	et Virginia	724	0.717			739								0 733	0 724	0.743	0.747	0 746	
Mainten Main	9 10	oleojani oleojani	725	0.706			75.9								0.746	727.0	0.750	787	0.750	
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0.73 0.74 0.75 0.75 0.75 0.75 0.75 0.75 0.75 0.75	ă	bama	737	0.730										Ī	0.750	0.735	0.756	0.761	0.761	
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Handing Right Control (1747) (1754) (š	ď	90.70	0.697										Ī	0.715	0.707	0.731	0.736	0.732	
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0.711 0.666 0.683 0.667 0.702 0.703 0.703 0.705 0.705 0.703 0.704 0.707 0.804 0.800 0.804 0.704 0.707 0.804 0.707 0.708 0.707 0.708 0.707 0.804 0.708 0.707 0.804 0.708 0.707 0.804 0.708 0.707 0.804 0.708	춫	ahoma	.763	0.757										Ī	0.774	0.759	0.774	0.781	0.783	
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1057. 1059 10594 10595 10594 10595 1	22	SCONSIN	51.7	0.705											0.721	0.713	0.733	0.737	0.730	
0.756 0.747 0.757 0.751 0.750 0.753 0.755 0.756	≝.	nessee	9.659	0.652										_	0.666	0.659	0.675	0.6/9	0.677	
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0.757 0.775	ek	oraska	.734	0.729										_	0.740	0.732	0.744	0.750	0.750	
0.716 0.689 0.779 0.779 0.779 0.779 0.774 0.770 0.779	Š	necticut	736	0 728										Ī	0.746	0.734	0.755	0.761	0 759	
0.790 0.779	<u> </u>		203	5000											202	7030	0.10	0.10	247	
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Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

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MR02			0.683			0.791									0.634					0.684				0.645						0.706					0.674					0.653					0.608				0.69.0			
MR01	0.622	0.640	0.687	0.690	0.667	0.785	0.004	0.739	0.668	0.881	0.709	0.758	0.657	0.732	0.663	0.688		0.717	0.634	0.692	0.756	0.663	0.675	0.646	0.671	0.701	0.684	0.666	0.681	0.707	0.712	0.702	0.661	0.712	0.683	0.630	0.703	0.644	0.684	0.689	0.000	0.723	0.671	0.651	0.612	0.668	0.635	0.639	0.655	0.701	0.699	;
PPO # PPO Name	Miami	Broward County / Palm Beach	Tampa Orlando	Jacksonville	Daytona / Gainesville	Diversified Dental - Las Vegas	Mastercare Dental - Deno Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Diversified Dental - Reno	Maine	North Dakota	Nevada	Idano	vermont New Hampshire	Delaware	Washington	Oregon	North Carolina	West Virginia Mississippi	Arkansas	South Carolina	Rhode Island	Hawaii	Philadelphia	Alabama	Utah	Iowa	Massachusetts	Oklahoma	New Mexico	Texas	Kentucky	Kansas	Wisconsin	Minnesota	Colorado	Indiana	Nebraska	Connecticut	Michigan	Arizona	New Jersey	Syracuse	New York	Atlanta	Washington, DC	Chicago	St. Louis Sacramento	Northern California	San Diego Southern California	55
# Od	201	205	503	505	909	521	524	526	527	528	549	220	221	223	55.5	226	222	228	600	260	562	263	264	565	200	268	569	220	571	572	574	575	9/9	27.7	578	200	281	582	283	200	286	287	288	289	290	592	593	594	292	597	598)

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

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Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

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Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

Tampa 0.682 Orlande 0.683 Jacksonville 0.683 Jacksonville 0.685 Daylona / Gainesville 0.683 Masterare Dental - Reno 0.779 Premier - Minnesota 0.779 Rental Network - Hawaii 0.773 North Dakota 0.774 Vermont 0.742 Vermont 0.744 Vermont 0.744 Vermont 0.744 Vermont 0.744 Vermont 0.744 Vermont 0.746 Now Hampshire 0.669 North Carolina 0.672 Mestington 0.673 Arkarasas 0.673 Mussissippi 0.673 Arkarasas 0.722 Philadelphia 0.662 Mississippi 0.662 Massachusetts 0.662 Massachusetts 0.672 Massasa 0.772 Minnesota 0.772 Colorado 0.7	0.701 0.707 0.692 0.698 0.703 0.709 0.668 0.675 0.862 0.873					0.734	0.702 (0.693					0.700			:	
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Mastercare Denital - Reno 0.319 0.928 0.393 0.917 Premiter Minnesota 0.787 0.783 0.773 0.773 Premiter Minnesota 0.779 0.789 0.809 0.809 Diversified Dentral - Reno 0.779 0.683 0.697 0.683 Diversified Dentral - Reno 0.779 0.739 0.736 0.773 North Dakota 0.779 0.779 0.739 0.734 0.771 North Dakota 0.779 0.779 0.773 0.771 0.773 0.771 North Dakota 0.774 0.772 0.773 0.771 0.773 0.771 North Dakota 0.774 0.772 0.773 0.771 0.771 0.771 0.771 0.771 0.771 0.772 0.681 0.771 0.772 0.681 0.771 0.772 0.681 0.774 0.772 0.681 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 </th <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.895</td> <td>_</td> <td>_</td> <td>_</td> <td></td> <td></td> <td></td> <td>0.671</td> <td>0.860</td> <td>0.869</td> <td>0.88</td>						0.895	_	_	_				0.671	0.860	0.869	0.88
Premiler Commence of the control of the c	0.928 0.939					1.007							0.923	0.942	0.952	0.96
Both State Signal OFFS OFFS <td>0.783 0.792</td> <td></td> <td></td> <td></td> <td></td> <td>0.831</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.787</td> <td>0.798</td> <td>0.797</td> <td>0.80</td>	0.783 0.792					0.831							0.787	0.798	0.797	0.80
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South Carolina O658 0.654 0.654 0.664 Bouth Carolina 0.688 0.6574 0.661 0.648 Hawaii 0.662 0.674 0.671 0.693 Hawaii 0.688 0.674 0.671 0.695 Alabama 0.688 0.703 0.701 0.695 Alabama 0.689 0.704 0.711 0.700 Ulah 0.689 0.704 0.711 0.700 Messaschusetts 0.689 0.704 0.713 0.703 Oklahoma 0.689 0.709 0.696 New Mexico 0.722 0.736 0.743 0.732 New Mexico 0.722 0.746 0.756 0.741 Kentucky 0.689 0.772 0.742 0.742 Kentucky 0.689 0.772 0.742 0.742 Musconsin 0.692 0.742 0.756 0.741 Musconsin 0.693 0.683 0.683 0.683 <td>0.759 0.767</td> <td></td> <td></td> <td></td> <td></td> <td>0.814</td> <td>_</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.762</td> <td>0.768</td> <td>0.772</td> <td>0.77</td>	0.759 0.767					0.814	_						0.762	0.768	0.772	0.77
History Particular Control Con	0.654 0.661					0.733	_						0.660	0.666	0.669	0.67
Pittsburgh 0.688 0.697 0.7701 0.698 Philadelphia 0.688 0.703 0.770 0.700 Uph Mabama 0.684 0.704 0.701 0.700 Uph Massachuselts 0.683 0.708 0.774 0.700 Oklahoma 0.683 0.683 0.685 0.683 0.683 Oklahoma 0.722 0.738 0.734 0.732 0.733 Louisiana 0.722 0.735 0.743 0.732 0.743 New Maxico 0.723 0.743 0.732 0.743 0.732 Kentucky 0.722 0.744 0.771 0.743 0.743 Michaessa 0.774 0.726 0.744 0.741 0.744 Michaessa 0.774 0.726 0.744 0.741 0.742 Michaessa 0.774 0.775 0.742 0.742 0.744 Michaessa 0.774 0.776 0.776 0.779 0.710 <td>0.674 0.678</td> <td></td> <td></td> <td></td> <td></td> <td>0.710</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.627</td> <td>0.679</td> <td>0.7.00</td> <td>0.0</td>	0.674 0.678					0.710							0.627	0.679	0.7.00	0.0
Philadelphia 0.683 0.703 0.707 0.700 Alabama 0.684 0.704 0.700 0.704 0.700 Iowa 0.681 0.704 0.700 0.704 0.699 0.700 0.700 0.700 0.699 0.700 0.700 0.700 0.699 0.670 0.700 0.699 0.670 0.700 0.700 0.700 0.700 0.699 0.670 0.700 0.700 0.700 0.699 0.670 0.700 0.700 0.700 0.700 0.700 0.699 0.670 0.700 <td< th=""><td>0.697 0.701</td><td></td><td></td><td></td><td></td><td>0.723</td><td>_</td><td></td><td></td><td></td><td></td><td></td><td>0.696</td><td>0.699</td><td>0.703</td><td>0.70</td></td<>	0.697 0.701					0.723	_						0.696	0.699	0.703	0.70
Alabama 0.684 0.774 0.701 0.700 Urah 0.683 0.689 0.770 0.689 Urah 0.683 0.689 0.770 0.689 Massachusetts 0.689 0.778 0.773 0.732 Oklahoma 0.782 0.786 0.773 0.732 Oklahoma 0.782 0.746 0.755 0.741 0.732 New Mexico 0.772 0.746 0.755 0.741 0.732 New Mexico 0.772 0.746 0.755 0.741 0.732 Hexas 0.772 0.746 0.755 0.741 0.732 Misconsin 0.682 0.773 0.776 0.741 0.723 Misconsin 0.693 0.683 0.683 0.683 0.683 Mulisconsin 0.694 0.769 0.776 0.776 0.776 Colorado 0.776 0.776 0.776 0.776 0.776 Ohriado 0.776 0.776 <td>0.703 0.707</td> <td></td> <td></td> <td></td> <td></td> <td>0.735</td> <td>_</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.702</td> <td>0.706</td> <td>0.712</td> <td>0.71</td>	0.703 0.707					0.735	_						0.702	0.706	0.712	0.71
Ulah 0.681 0.700 0.704 0.689 Massachusetts 0.683 0.706 0.704 0.689 Massachusetts 0.689 0.708 0.713 0.703 Oklahoma 0.722 0.736 0.732 0.732 New Mexico 0.722 0.736 0.755 0.741 Texas 0.732 0.746 0.755 0.741 Kentucky 0.692 0.748 0.755 0.741 Wisconsin 0.735 0.748 0.756 0.741 Wisconsin 0.673 0.743 0.756 0.742 Misconsin 0.673 0.743 0.756 0.744 0.756 Indiana 0.673 0.742 0.756 0.746 0.762 Indiana 0.670 0.716 0.723 0.710 0.706 Olorado 0.700 0.716 0.723 0.710 0.706 Olorado 0.700 0.743 0.722 0.723 0.710 <tr< th=""><td>0.704 0.711</td><td></td><td></td><td></td><td></td><td>0.749</td><td>_</td><td></td><td></td><td></td><td></td><td></td><td>0.706</td><td>0.712</td><td>0.715</td><td>0.72</td></tr<>	0.704 0.711					0.749	_						0.706	0.712	0.715	0.72
Owas a Company of Market	0.700 0.704	0.709 0.711	0.712	0.715 0.6	0.669 0.721	0.735	0.702	0.717 0.	0.712 0.717	17 0.706	3 0.705	0.697	0.700	0.706	0.710	0.71
Oklaboma 0.725 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.736 0.743 0.736 0.737 0.736 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.737 0.743 0.737 0.737 0.737 0.737 0.737 0.737 0.734 0.737 0.734 0.737 0.734 0.737 0.734 0.734 0.737 0.734 0.734 0.734 0.734 0.734 0.734 0.734 0.734 0.734 0.734 0.736 0.734 0.736	0.069 0.676					0.751							9.07.0	0.000	0.003	0.0
Louisiana 0.632 0.645 0.652 0.640 Naw Mexico 0.732 0.746 0.755 0.741 Namedys 0.742 0.748 0.735 0.741 Kansas 0.741 0.782 0.735 0.741 Kansas 0.762 0.743 0.743 0.744 Mannesora 0.744 0.687 0.673 0.744 Minnesora 0.716 0.778 0.718 0.744 Minnesora 0.713 0.729 0.718 0.719 Nobriaska 0.683 0.643 0.648 0.638 Nobriaska 0.684 0.789 0.718 0.719 Ohio 0.700 0.718 0.779 0.718 Michigan 0.760 0.716 0.729 0.718 Norw Jersey 0.669 0.679 0.671 0.724 Syrazuse 0.670 0.776 0.776 0.714 Allanta 0.684 0.683 0.683 0.684 <th>0.736 0.743</th> <th></th> <th></th> <th></th> <th></th> <th>0.773</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>0.735</th> <th>0.739</th> <th>0.744</th> <th>0.75</th>	0.736 0.743					0.773							0.735	0.739	0.744	0.75
New Mexico 0.732 0.746 0.755 0.741 Texas 0.747 0.728 0.735 0.743 Kansas 0.662 0.733 0.775 0.723 Wisconsin 0.674 0.687 0.756 0.741 Wisconsin 0.674 0.687 0.683 0.682 Wisconsin 0.674 0.687 0.682 0.682 Minnesota 0.706 0.716 0.723 0.718 Minnesota 0.706 0.718 0.723 0.718 Morriaska 0.689 0.712 0.716 0.708 Ohio 0.693 0.671 0.709 0.718 Morringan 0.768 0.776 0.776 0.776 New York 0.667 0.677 0.667 0.667 Michigan 0.678 0.728 0.742 0.702 New York 0.666 0.776 0.726 0.742 New York 0.667 0.667 0.667 0.664	0.645 0.652					0.698	_						0.650	0.655	0.657	0.66
Texas 0,717 0,728 0,735 0,728 0,735 0,735 0,735 0,735 0,736 <th< th=""><th>0.746 0.755</th><th></th><th></th><th></th><th></th><th>0.797</th><th>_</th><th></th><th></th><th></th><th></th><th></th><th>0.746</th><th>0.753</th><th>0.759</th><th>0.76</th></th<>	0.746 0.755					0.797	_						0.746	0.753	0.759	0.76
Kentucky O.682 O.673 O.671 O.674 Wisconsin 0.734 0.784 0.765 0.744 Wisconsin 0.674 0.687 0.687 0.687 Tennessee 0.676 0.682 0.682 0.682 Minnesota 0.776 0.776 0.779 0.710 Colorado 0.773 0.722 0.779 0.710 Minchian 0.639 0.643 0.683 0.683 Connecticut 0.706 0.712 0.776 0.716 Onio 0.710 0.776 0.778 0.719 Omedidan 0.728 0.712 0.729 0.710 Michigan 0.728 0.778 0.742 0.742 Alizona 0.728 0.778 0.742 0.742 Syracuse 0.649 0.778 0.742 0.742 Allanta 0.659 0.659 0.665 0.664 Syracuse 0.641 0.662 0.664 0.664 <th>0.728 0.735</th> <th></th> <th></th> <th></th> <th></th> <th>0.770</th> <th>_</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>0.727</th> <th>0.734</th> <th>0.739</th> <th>0.74</th>	0.728 0.735					0.770	_						0.727	0.734	0.739	0.74
Rainsas 0.749 0.748 0.744 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.748 0.0682 0.682 0.682 0.682 0.682 0.682 0.682 0.682 0.682 0.682 0.682 0.682 0.682 0.682 0.682 0.682 0.673 0.710 0.710 0.710 0.712 0.713 0.722 0.713 0.723 0.713 0.712 0.713 0.723 0.713 0.723 0.710 0.716 0.729 0.718 0.733 0.710 0.716 0.729 0.718 0.729 0.718 0.718 0.719 0.719 0.710 0.710 0.710 0.710 0.710 0.710 0.710 0.711 0.702 0.711 0.702 0.711 0.702 0.711 0.702 0.711 0.702 0.711 0.702 0.711 0.702 0.711 0.702 0.711 0.702 0.711 0.702 0.714 0.702 0.714 0.702	0.673 0.677					0.704	_						0.674	0.676	0.680	0.68
Wisconsistin 0.054 0.058 0.718 0.718 0.718 0.718 0.718 0.718 0.719 0.710 0.711 0.702 0.714 0.702 0.714 0.702 0.714 0.702 0.714 0.702 0.714 0.702 0.714 0.702 0.714 0.702 0.714 0.702 0.714	0.748 0.756					0.787							0.747	0.751	0.757	0.76
Principate	0.007					0.730							0.090	0.090	0.000	0.0
Colorado 0.713 0.722 0.7729 0.718 Indiana 0.639 0.643 0.648 0.638 Nebraska 0.689 0.712 0.716 0.716 Connecticut 0.789 0.712 0.719 0.719 Ohio 0.716 0.716 0.723 0.710 Ohio 0.766 0.716 0.723 0.710 Arizona 0.789 0.778 0.723 0.710 New Jersey 0.786 0.778 0.732 0.742 New Jersey 0.684 0.786 0.778 0.742 New Jersey 0.684 0.786 0.742 0.742 New Jersey 0.684 0.687 0.687 0.687 New Jersey 0.684 0.683 0.683 0.683 Allanta 0.684 0.685 0.684 0.684 Allanta 0.684 0.685 0.683 0.684 St. Louis 0.684 0.684 0.684 0.684 </th <td>0.716 0.723</td> <td></td> <td></td> <td></td> <td></td> <td>0.763</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.716</td> <td>0.725</td> <td>0.030</td> <td>0.0</td>	0.716 0.723					0.763							0.716	0.725	0.030	0.0
Indiana 0.630 0.643 0.648 0.638 Nebraska 0.689 0.712 0.716 0.709 Ohio 0.706 0.716 0.723 0.710 Ohio 0.706 0.714 0.723 0.710 Michigan 0.758 0.748 0.783 0.712 New Jersey 0.766 0.778 0.742 0.742 Syracuse 0.687 0.789 0.732 0.714 New Jersey 0.681 0.687 0.687 0.681 Syracuse 0.681 0.682 0.683 0.683 Allanta 0.681 0.682 0.681 0.681 Allantia 0.681 0.682 0.683 0.683 Si. Louis 0.682 0.683 0.683 0.683 Si. Louis 0.683 0.684 0.683 0.683 Si. Louis 0.683 0.683 0.683 0.683 Saccarmentio 0.775 0.771 0.739	0.722 0.729					0.763	_						0.723	0.729	0.733	0.73
Nebraska 0.588 0.712 0.716 0.709 Comecticut 0.706 0.716 0.719 0.709 Comecticut 0.659 0.671 0.677 0.671 Michigan 0.736 0.748 0.758 0.740 Arizona 0.736 0.778 0.771 0.714 New Jorsey 0.687 0.707 0.711 0.702 Syrrause 0.687 0.707 0.711 0.702 New York 0.687 0.687 0.682 0.687 Richmond 0.687 0.687 0.682 0.687 Mashington, DC 0.697 0.689 0.684 0.684 Muschington, DC 0.647 0.656 0.659 0.683 Sh. Louis 0.665 0.670 0.671 0.695 Sh. Louis 0.665 0.670 0.671 0.731 Northern California 0.736 0.744 0.751 0.737 Ord 0.774 0.775 0.737 </th <td>0.643 0.648</td> <td></td> <td></td> <td></td> <td></td> <td>0.687</td> <td>_</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.646</td> <td>0.651</td> <td>0.653</td> <td>0.65</td>	0.643 0.648					0.687	_						0.646	0.651	0.653	0.65
Connecticut 0.706 0.716 0.723 0.710 Ohio 0.659 0.671 0.673 0.710 Michigan 0.738 0.738 0.738 0.732 Arizona 0.736 0.778 0.739 0.742 New Jersey 0.697 0.697 0.667 0.667 New York 0.641 0.652 0.659 0.648 New York 0.623 0.629 0.630 0.625 Richmond 0.667 0.667 0.668 0.641 Washington, DC 0.667 0.669 0.684 0.684 Chicago 0.647 0.668 0.694 0.684 Sir, Louis 0.647 0.666 0.659 0.653 Sir, Louis 0.653 0.647 0.666 0.637 Sir, Louis 0.656 0.671 0.739 Northern California 0.736 0.744 0.751 0.737	0.712 0.716					0.746	_						0.712	0.714	0.720	0.72
Ohio 0.659 0.671 0.667 Arizona 0.738 0.671 0.667 Arizona 0.738 0.748 0.758 0.742 New Jersey 0.694 0.785 0.772 0.742 New Jersey 0.641 0.652 0.652 0.673 New Jersey 0.644 0.652 0.653 0.648 New Jersey 0.641 0.652 0.653 0.653 New York 0.652 0.653 0.653 0.654 Allanda 0.657 0.659 0.684 0.684 Washington, DC 0.647 0.656 0.659 0.684 St. Louis 0.653 0.659 0.659 0.653 St. Louis 0.653 0.671 0.671 0.666 Scardmentio 0.775 0.775 0.775 0.775 Northern California 0.726 0.744 0.751 0.737	0.716 0.723					0.762	_						0.716	0.725	0.729	0.73
Microgan 0.748 0.742 New Jersey 0.748 0.748 0.742 New Jersey 0.647 0.707 0.711 0.702 Syracuse 0.641 0.662 0.643 New Mork Ord 0.648 New Jersey 0.641 0.662 0.663 Richmond 0.657 0.675 0.682 0.671 Allanta 0.681 0.689 0.683 Chicago 0.683 0.684 0.683 St. Louis 0.683 0.684 0.683 St. Louis 0.683 0.684 0.683 Northern California 0.738 0.746 0.751 0.739	0.671 0.677					0.713	_						0.674	0.678	0.681	0.68
Arizonia 0.786 0.771 0.771 0.702 0.774 0.702 0.774 0.702 0.774 0.702 0.774 0.702 0.774 0.702 0.703 0.774 0.702 0.703 0.7	0.748 0.758					0.801							0.747	0.755	0.767	0.7
New York	0.778 0.785					0.813							0.7/3	0.779	0.786	0.78
Monther California Color Color <td>0.707 0.711</td> <td></td> <td></td> <td></td> <td></td> <td>0.743</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.703</td> <td>2 - 7 - 0</td> <td>0.7.0</td> <td>7.0</td>	0.707 0.711					0.743							0.703	2 - 7 - 0	0.7.0	7.0
Allanta 0.657 0.675 0.682 0.671 0.672 0.673 0.745 0.751 0.737 0.745 0.745 0.751 0.737 0.735 0.745 0.751 0.737 0.735 0.745 0.751 0.737 0.737 0.735 0.745 0.751 0.737 0.73	0.632 0.637					0.094							0.000	0.000	0.000	0.00
Mashington, DC 667 0.656 0.669 0.6684 Washington, DC 667 0.665 0.663 0.6634 Chicago 6685 0.663 0.663 0.6635 Chicago 6685 0.665 0.663 0.663 Sacramento 6788 0.751 0.751 0.739 Northern California 6.753 0.744 0.751 0.737	0.625 0.633					0.000							0.032	0.000	0.039	90.0
Waterington, DC 0.647 0.667 0.669 0.653 Chicago 0.647 0.666 0.659 0.653 Chicago 0.653 0.642 0.657 0.667 St. Louis 0.665 0.670 0.678 0.666 Scardmentio 0.733 0.744 0.751 0.739 Northern California 0.736 0.744 0.751 0.737	0.00					0.735							0.00	0.000	0.007	20.00
Chicago 0.633 0.642 0.646 0.637 St. Louis 0.655 0.670 0.678 0.666 Sacramento 0.733 0.745 0.751 0.739 Northern California 0.735 0.744 0.751 0.737	0.656 0.659					0.688							0.658	0.662	0.664	0.666
St. Louis 0.655 0.670 0.678 0.666 Sacramento 0.733 0.745 0.751 0.739 Northern California 0.735 0.744 0.751 0.737	0.642 0.646					0.683	_						0.643	0.651	0.654	0.65
Sacramento 0.733 0.745 0.751 0.739 Northern California 0.735 0.734 0.751 0.737	0.670 0.678					0.718	_						0.673	0.676	0.681	0.68
Northern California 0.735 0.744 0.751 0.737	0.745 0.751				_	0.790	Ī						0.742	0.751	0.758	0.76
Corto Corto	0.744 0.751				98 0.772	0.792	_						0.740	0.753	0.759	0.76
San Diego 0.736 0.747 0.743	0.747 0.751		0.761		Ŭ	0.780	_						0.744	0.749	0.756	0.76
alifornia 0.727 0.736 0.740 0.731	0.736 0.740				_	0.772	_						0.733	0.741	0.747	0.74

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

Name Name	0.616 0.625 0.635 0.635 0.635 0.635 0.634 0.654 0.654 0.654 0.654 0.654 0.654 0.654 0.654 0.655 0.718
	0.631 0.649 0.713 0.712
mly part (2) NHOT (2)	
NHO NHO <td></td>	
NHOT NHOZ NHOZ <th< td=""><td>0.589 0.647 0.672 0.672 0.672 0.663 0.732 0.663 0.732 0.663 0.732 0.663 0.733</td></th<>	0.589 0.647 0.672 0.672 0.672 0.663 0.732 0.663 0.732 0.663 0.732 0.663 0.733
NHOT NHOZ NHOZ <th< td=""><td>0.631 0.636 0 0.636 0.659 0 0.709 0.720 0 0.709 0.710</td></th<>	0.631 0.636 0 0.636 0.659 0 0.709 0.720 0 0.709 0.710
NH01 NH01 NH01 NH01 O 629 O 662 O 662 O 6631 O 6773 Dental - Las Vegas O 773 Dental - Las Vegas O 778 Dental - Reno O 778 O 674 Dental - Reno O 778 O 674 Dental - Reno O 778 O 674 Ina O 674 Ina O 675 Ina O 675 Ina O 675 Ina O 676 Ina O 677 Ina O 677 Ina O 677 Ina O 677 Ina O 677 Ina O 677 Ina O 677 Ina O 677 Ina O 677 Ina O 677	0.621 0.636 0.697 0.695
O Name nni nni nny ny ny ny ny ny ny ny ny ny ny ny ny	
PPPO Milam Milam Milam Milam Milam Milam Milam Milam Maste Marier Maste Marier	Wasington, Do Chicago St. Louis Sacramento Ovorthern California

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

						5 0.940																																								7 0.662			7 0.753 9 0.743
						0.901 0.915																																											0.728 0.737 0.719 0.728
						0.881 0.9																																											0.720 0.7 0.710 0.7
						0.927 0.8																																											0.749 0.7 0.738 0.7
						0.931 0.																																											0.749 0. 0.737 0.
						0.918 0																																											0.741 0 0.730 0
						096.0																																						_			_		0.760
PEOL	0.643	0.666	0.705	0.718	0.693	0.933	0.784	0.796	0.954	0.758	0.807	0.708	0.707	0.681	0.729	927.0	0.668	0.718	0.731	0.786	0.696	0.684	0.704	0.710	0.729	0.712	0.70	0.748	0.681	0.761	0.743	0.687	0.711	0.653	0.730	0.735	0.723	0.730	0.692	0.757	0.715	0.675	0.644	0.707	0.667	0.662	0.753	0.751	0.747
PE0I	0.649	0.671	0.710	0.723	0.699	0.947	0.789	0.805	0.958	0.768	0.818	0.77	0.713	0.689	0.737	0.770	0.677	0.724	0.740	0.795	0.705	0.689	0.708	0.715	0.736	0.718	0.770	0.753	0.689	0.769	0.750	0.691	0.718	0.659	0.737	0.741	0.728	0.738	0.698	0.781	0.721	0.682	0.650	0.715	0.672	0.669	0.761	0.760	0.753
PE0D	0.639	0.662	0.700	0.713	0.686	0.915	0.768	0.782	0.937	0.746	0.790	0.698	0.730	0.670	0.716	0.757	0.659	0.709	0.721	0.775	0.685	0.674	0.698	0.700	0.721	0.706	0.690	0.738	0.672	0.749	0.734	0.679	0.703	0.646	0.720	0.661	0.712	0.720	0.685	0.764	0.704	0.668	0.637	069.0	0.659	0.656	0.741	0.740	0.736
PE0B	0.663	0.683	0.725	0.738	0.868	0.977	0.815	0.829	0.982	0.788	0.853	0.725	0.736	0.712	0.763	000	0.200	0.747	0.765	0.817	0.732	0.710	0.721	0.731	0.754	0.735	0.736	0.772	0.710	0.792	0.769	0.707	0.740	0.679	0.759	0.759	0.746	0.759	0.717	0.709	0.739	0.701	0.669	0.735	0.690	0.688	0.781	0.781	0.770
PE0A	0.648	0.671	0.712	0.724	0.701	0.955	0.802	0.811	0.976	0.767	0.826	0.79	0.700	0.690	0.744	707	0.678	0.729	0.744	0.798	0.709	0.698	0.712	0.719	0.737	0.720	0.734	0.759	0.690	0.775	0.753	0.696	0.721	0.663	0.741	0.744	0.734	0.741	0.701	0.788	0.725	0.684	0.654	0.717	0.677	0.669	0.765	0.762	0.758
PE10	0.594	0.627	0.664	0.672	0.638	0.830	0.747	0.731	0.943	0.673	0.712	0.692	0.720	0.602	0.664																																		0.707
						0.944									0.736																																		0.757
						0.931																																								0.659			0.750
						3 0.927										727.0	0.664	3 0.715																															3 0.746
						5 0.908										0.75	1 0.65	1 0.70																															1 0.736 9 0.726
						0.875																																											36 0.721 24 0.709
)2 PE03		0.657			3 0.680			35 0.778				72 0.702			0.712	0770					0.6/5						3 0.682					72 0.678				17 0.654			73 0.679					7 0.687			39 0.678 26 0.736		25 0.736 14 0.724
.01 PE02		52 0.651			17 0.825			0.766 0.765				184 0.692			.06 0.703	927 0 728					0.6/4 0.666						0.680 0.673					73 0.672				17 0.714			0.677 0.673					7/9/0 189			728 0.726		0.725 0.725 0.716 0.714
PE01	0.632	0.652	0.690	0.702	0.678	0.894	0.758	0.0	6.0	0.731	0.778	0.684	0.740	0.660	0.706	0 741	0.647	0.700	0.7	0.765	0.674	0.665	0.691	0.691	0.710	0.698	0.680	0.7	9.0	0.735	0.721	0.673	0.694	0.638	0.7	0.717	0.7	0.708	0.677	0.750	0.693	0.661	0.627	0.686	0.651	0.649	0.5728	0.726	0.725
lame		Broward County / Palm Beach	. <u>.</u>	onville	Daytona / Gainesville Diversified Dental - Las Vegas	Mastercare Dental - Reno	Premier - Minnesota	Dental Options Pricing - Oregon Rental Network - Hawaii	Diversified Dental - Reno		North Dakota	ಣ	ţ	New Hampshire	are	ngton	North Carolina	West Virginia	sippi	sas	South Carolina Bhode Island	2 2 2	ırgh	elphia	na		lowa Maccockinotto	oma	ına	1exico	_	, Ky	nsin	ssee	sota	go	ska	cticut		, de	ersey	ıse	ork	ond a	Washington, DC	of:	JIS nento	Northern California	San Diego Southern California
PPO # PPO Name			4 Orlando									1 Nevada																-		_		6 Kentucky 7 Kancas				1 Colorado 2 Indiana	_	-	5 Ohio					n Filonmond 2 Atlanta	_		5 St. Louis 6 Sacramento		
PPO	ි ව	205	504	505	5 20	522	524	526	528	549	220		554	555	556	557	223	260	261	262	563	565	566	267	568	269	5,0	572	573	574	575	5/6	578	579	280	28 28	583	584	585	200	288	289	290	292	593	594	282 296	297	598

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

PF0S	0.658	0.682	0.728 0.733 0.737	0.723	0.730	0.877	0.970	0.813	0.827	0.730	0.998	0.783	0.838	0.733	0.789	0.725	0.703	0.755	797 0	0.691	0.738	0.754	0.809	0.720	0.735	0.707	0.732	0.748	0.731	0.725	0.744	0.701	0.789	0.766	0.705	0.731	0.672	0.753	0.754	0.746	0.754	0.711	0.786	0.804	0.740	0.663	0.728	0.731	0.686	0.716	0.780	0.778	0.756 0.763 0.767
PF0Q	0.647	0.670	0.734 0.720 0.7	0.71	0.698	0.862	0.942	0.803	0.807	0.723	0.980	0.761	0.819	0.721	0.779	0.703	0.686	0.741	977.0	0.772	0.726	0.739	0.794	0.703	12/.0	0.038	0.719	0.733	0.718	0.710	0.729	0.685	0.772	0.750	0.695	0.718	0.661	0.738	0.741	0.734	0.737	669.0	0.769	0.789	0.681	0.651	0.715	0.714	0.677	0.703	0.762	0.759	0.762 0.748 0.7 0.762 0.748 0.7
PF00	0.653	0.682	0.732 0.733 0.	0.723	0.730	0880	0.980	0.822	0.832	0.729	1.020	0.780	0.837	0.742	0.791	0.719	0.697	0.754	797 0	0.737	0.737	0.751	0.810	0.715	0.732	0.700	0.730	0.747	0.728	0.721	0.741	0.698	0.792	0.766	0.704	0.729	0.670	0.752	0.755	0.745	0.752	0.709	0.790	0.808	0690	0.658	0.725	0.730	0.683	0.716	0.780	0.777	0.759 0.761 0.
PFOM	0.665	0.692	0.737 0.743 (0.733	0.740	0.898	1.006	0.831	0.849	0.739	1.026	0.802	0.859	0.748	0.802	0.741	0.715	0.769	2100	0.203	0.750	0.768	0.826	0.734	0.743	01/10	0.740	0.762	0.740	0.739	0.756	0.714	0.807	0.780	0.712	0.743	0.682	0.767	0.767	0.097	0.767	0.722	0.805	0.818	0.703	0.671	0.740	0.745	0.693	0.729	0.795	0.795	0.767 0.774 (
			0.732 0.742																																																		0.761 0.772
			0.742 0.753																																																		0.772 0.785
PF08	0.657	0.685	5 0.738 0.695	0.728	0.740	0.894	0.995	0.829	0.841	0.738	1.031	0.788	0.851	0.745	0.799	0.728	0.704	0.763	2080	0.807	0.23	0.762	0.819	0.726	0.738	0.726	0.735	0.753	0.733	0.730	0.780	0.706	0.799	0.773	0.709	0.736	0.677	0.760	0.762	0.750	0.758	0.716	0.799	0.814	0.696	0.665	0.734	0.736	0.689	_	0.786	0.784	0.767 0.718
PF06	0.657	0.684	31 0.735 0.735	0.726	0.736	0880	0.979	0.821	0.835	0.731	1.012	0.785	0.842	0.742	0.794	0.726	0.702	0.758	000	0.691	0.741	0.756	0.812	0.722	0.735	0.703	0.732	0.752	0.731	0.728	0.745	0.702	0.795	0.770	0.706	0.733	0.673	0.756	0.758	0.747	0.756	0.713	0.793	0.809	0.740	0.664	0.729	0.734	0.687	0.719	0.782	0.781	71 0.775 0.776 59 0.764 0.765
	0.642	0.669	0.728 0.718 0.731		0.694	0.867	0.934		0.804	0.715	0.988	0.755	0.807	0.725	0.773	0.695	0.678			0.664	0.23	0.731	0.787	0.693	0.718	0.693	0.717	0.728	0.714	0.701		0.679	0.768	0.747	0.693	0.710	0.655	0.732	0.737		0.732	0.693	0.765	0.790	0.675	0.645	0.707	0.710	0.672		0.759	0.754	0.754 0.745 0.759 0.754 0.745 0.759
PF01 PF02 PF	0.646	0.673	0.722	0.716 0.713 0.70	0.699	0.870	0.944	0.803 0.803 0.8	0.810	0.719	0.991	0.763	0.816	0.727	0.777	0.703	0.685	0.744 0.739 0.7	0 077 0 197 0	0.671	0.724	0.737	0.793	0.700		0.097	0.721	0.733	0.719	0.707	0.734 0.730 0.7	0.685	0.774	0.752	0.697 0.696 0.699	0.716	0.659	0.738	0.742	0.736 0.736 0.7	0.738	0.698	0.771	0.793 0.794 0.801	0.680	0.650	0.712	0.716	0.676	0.706 0.702 0.7 0.706 0.702 0.7	0.765	0.761	0.752 0.750 0.7 0.752 0.750 0.7
PPO # PPO Name PF		d County / Palm Beach		Orlando 0.7	inocvillo	S Veras		Premier - Minnesota 0.8	Oregon		Diversified Dental - Reno 0.9		akota	а			pshire		gton	North Carolina				B	Island	nawaii Dittsburch	<u>e</u>				Massachusetts U./		00		Kentucky 0.6	sin	Tennessee 0.6	a	0	Indiana Nebraska	ū			Arizona 0.7					ton, DC	Onicago St. Louis 0.7	nto	alifornia	San Diego Southern California 0.7
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Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

		0.642	PGU2 0.640								0.652	0.660	0.654	0.661	0.646	0.646			0.652
Color Colo	ach	0.668	0.668								0.679	0.687	0.682	0.689	0.675	0.676			681
1,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0		0.716	0.717								0.727	0.738	0.733	0.739	0.725	0.726			731
Control Cont		0.706	0.708								0.732	0.728	0.736	0.729	0.716	71/0			21 15
1,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0		0.691	0.691								0.704	0.717	0.710	0.718	0.701	0.702			208
0.046 0.044 0.046 0.046 0.046 0.049	gas	0.865	0.869								0.879	0.893	0.888	0.899	0.883	0.889			893
		0.948	0.944								926.0	1.003	0.988	1.012	696.0	0.977			686
0.019 0.0180 0.0180 0.0180 0.0180 0.0280 0.0		0.782	0.791								0.796	0.816	0.811	0.820	0.805	0.809			814
	agon	0.802	0.803								0.821	0.840	0.831	0.845	0.819	0.823			831
		0.701	90.70								0.711	0.728	0.723	0.729	0.717	0.717			722
		0.981	0.991								0.999	1.016	1.011	1.028	1.008	1.019			023
		0.763	0.760								0.784	0.799	0.788	0.801	0.772	0.773			784
		0.797	0.799								0.817	0.844	0.832	0.846	0.817	0.818			829
0.02 0.02 <th< td=""><td></td><td>0.722</td><td>727 0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.734</td><td>0.746</td><td>0 742</td><td>0 748</td><td>0.738</td><td>0.740</td><td></td><td></td><td>743</td></th<>		0.722	727 0								0.734	0.746	0 742	0 748	0.738	0.740			743
0.77 0.78 0.79 <th< td=""><td></td><td>0.760</td><td>766</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.773</td><td>0 791</td><td>785</td><td>0 700</td><td>0.778</td><td>0770</td><td></td><td></td><td>787</td></th<>		0.760	766								0.773	0 791	785	0 700	0.778	0770			787
		0.00								, (1	0.00	2 2 2	201.0	1 0	0.7.0			5 7
0.73 0.74 <th< td=""><td></td><td>0.037</td><td>20.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td>,</td><td>0.7.0</td><td>0.70</td><td>0.00</td><td>0.73</td><td>2000</td><td>0 0</td><td></td><td></td><td>- 6</td></th<>		0.037	20.00							,	0.7.0	0.70	0.00	0.73	2000	0 0			- 6
0.75 0.75 <th< td=""><td></td><td>0.6/3</td><td>0.0/4</td><td></td><td></td><td></td><td></td><td></td><td></td><td>٠,</td><td>0.090</td><td>0.706</td><td>0.697</td><td>0.706</td><td>0.684</td><td>0.084</td><td></td><td></td><td>583</td></th<>		0.6/3	0.0/4							٠,	0.090	0.706	0.697	0.706	0.684	0.084			583
0.881 0.882 0.786 0.790 0.791 0.891 0.892 0.892 0.879 0.892 0.879 0.892 0.879 0.892 0.879 0.892 0.879 0.892 0.879 0.892 0.879 0.882 0.789 0.879 0.879 0.789 <th< td=""><td></td><td>0.721</td><td>0.726</td><td>_</td><td>.740 0</td><td></td><td>_</td><td>_</td><td></td><td></td><td>0.737</td><td>0.758</td><td>0.751</td><td>0.758</td><td>0.740</td><td>0.739</td><td>_</td><td></td><td>747</td></th<>		0.721	0.726	_	.740 0		_	_			0.737	0.758	0.751	0.758	0.740	0.739	_		747
0.73 0.73 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>																			
0.66 0.66 0.67 0.69 0.79 <th< td=""><td></td><td>0.773</td><td>0.771</td><td>763</td><td></td><td></td><td></td><td></td><td></td><td>C</td><td>0.793</td><td>0.810</td><td>0.801</td><td>0.812</td><td>0.787</td><td>0.788</td><td></td><td></td><td>262</td></th<>		0.773	0.771	763						C	0.793	0.810	0.801	0.812	0.787	0.788			262
1,10,10,10,10,10,10,10,10,10,10,10,10,10		0 0		9 6						•		0 0	0 0	0.00	1 0	1 0			5 6
0.723 0.726 0.726 0.728 0.744 0.725 0.857 0.758 0.754 0.741 0.754 0.741 0.754 0.744 0.754 0.744 0.755 0.755		0.662	0.661	259						0	0.680	0.696	0.68/	0.696	0.673	0.672			289
0.72 0.73 0.74 <th< td=""><td></td><td>0.710</td><td>0.713</td><td>707</td><td></td><td></td><td></td><td></td><td></td><td>0</td><td>0.724</td><td>0.741</td><td>0.734</td><td>0.741</td><td>0.725</td><td>0.725</td><td></td><td></td><td>732</td></th<>		0.710	0.713	707						0	0.724	0.741	0.734	0.741	0.725	0.725			732
0.88 0.78 <th< td=""><td></td><td>0 721</td><td>0 703</td><td>715</td><td></td><td></td><td></td><td></td><td></td><td>_</td><td>0.737</td><td>0.757</td><td>0.748</td><td>0.758</td><td>0.736</td><td>0.737</td><td></td><td></td><td>745</td></th<>		0 721	0 703	715						_	0.737	0.757	0.748	0.758	0.736	0.737			745
0.75 0.75 <th< td=""><td></td><td>0.00</td><td>22.0</td><td>2 -</td><td></td><td></td><td></td><td></td><td></td><td>•</td><td>1 0</td><td>2 2</td><td>2 2</td><td>000</td><td>1 .</td><td>000</td><td></td><td></td><td>2 6</td></th<>		0.00	22.0	2 -						•	1 0	2 2	2 2	000	1 .	000			2 6
0.775 0.776 0.776 0.776 0.778 0.776 0.778 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.775		0.783	0.784	-						>	0.798	0.813	0.80	0.820	0.796	0.800			808
0.81 0.71 0.71 0.72 0.72 0.72 0.72 0.72 0.72 0.72 0.72		0.686	0.687	629						0	0.704	0.724	0.714	0.723	0.701	0.699			209
0.988 0.689 0.789 <th< td=""><td></td><td>0.711</td><td>0.715</td><td>710</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.725</td><td>0.736</td><td>0.730</td><td>0.737</td><td>0.722</td><td>0.723</td><td></td><td></td><td>728</td></th<>		0.711	0.715	710							0.725	0.736	0.730	0.737	0.722	0.723			728
0.779 0.779 <th< td=""><td></td><td>7000</td><td>0000</td><td>000</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0000</td><td>0 100</td><td>202</td><td>200</td><td>9090</td><td>0.607</td><td></td><td></td><td>2 2</td></th<>		7000	0000	000							0000	0 100	202	200	9090	0.607			2 2
0.775 0.775 <th< td=""><td></td><td>0.00</td><td>0.000</td><td>200</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.034</td><td>0.700</td><td>0.702</td><td>0.703</td><td>0.030</td><td>0.037</td><td></td><td></td><td>707</td></th<>		0.00	0.000	200							0.034	0.700	0.702	0.703	0.030	0.037			707
0.715 0.716 0.716 0.717 0.726 0.724 0.724 0.724 0.725 0.724 0.725 0.724 0.724 0.724 0.725 0.724 0.725 0.724 0.725 0.724 0.725 0.724 0.725 0.726 <th< td=""><td></td><td>0.705</td><td>0.709</td><td>705</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.715</td><td>0.724</td><td>0.720</td><td>0.725</td><td>0.715</td><td>0.716</td><td></td><td></td><td>720</td></th<>		0.705	0.709	705							0.715	0.724	0.720	0.725	0.715	0.716			720
0721 0732 <th< td=""><td></td><td>0.711</td><td>0.715</td><td>710</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.724</td><td>0.734</td><td>0.728</td><td>0.735</td><td>0.721</td><td>0.722</td><td></td><td></td><td>727</td></th<>		0.711	0.715	710							0.724	0.734	0.728	0.735	0.721	0.722			727
0.775 0.776 <th< td=""><td></td><td>200</td><td>707</td><td>7 .</td><td></td><td></td><td></td><td></td><td></td><td></td><td>1 4 1</td><td>7 0</td><td>740</td><td>750</td><td>1 1 1</td><td>100</td><td></td><td></td><td>141</td></th<>		200	707	7 .							1 4 1	7 0	740	750	1 1 1	100			141
0.071 0.775 0.776 0.772 0.724 0.724 0.724 0.730 0.734 0.744 0.725 0.724 0.729		0.728	0.727	12/							0.742	0.756	0.748	0.738	0.738	0.739			/4/
0.755 0.756 0.751 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.715 0.725 0.714 0.725 0.714 0.725 0.726 0.725 0.726 0.725 0.726 0.725 0.726 0.725 0.726 0.725 0.726 0.725 0.726 0.725 0.726 <th< td=""><td></td><td>0.709</td><td>0.711</td><td>90/</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.722</td><td>0.733</td><td>0.727</td><td>0.734</td><td>0.719</td><td>0.719</td><td></td><td></td><td>725</td></th<>		0.709	0.711	90/							0.722	0.733	0.727	0.734	0.719	0.719			725
0.724 0.735 0.734 0.734 0.734 0.734 0.734 0.734 0.734 0.734 0.734 0.735 0.735 0.744 0.744 0.745 0.746 <th< td=""><td></td><td>0.693</td><td>0.695</td><td>687</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.710</td><td>0.729</td><td>0.720</td><td>0.729</td><td>0.708</td><td>0.707</td><td></td><td></td><td>715</td></th<>		0.693	0.695	687							0.710	0.729	0.720	0.729	0.708	0.707			715
0.755 0.786 0.776 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.789 0.778 0.778 0.789 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.779 0.789 <th< td=""><td></td><td>0.719</td><td>0 721</td><td>714</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.734</td><td>0.748</td><td>0.740</td><td>0 749</td><td>0.730</td><td>0.730</td><td></td><td></td><td>737</td></th<>		0.719	0 721	714							0.734	0.748	0.740	0 749	0.730	0.730			737
0.759 0.759 <th< td=""><td></td><td>1 .</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>1 0</td><td>1 0</td><td>1 0</td><td>1</td><td>1 0</td><td>1 0</td><td></td><td></td><td>1</td></th<>		1 .									1 0	1 0	1 0	1	1 0	1 0			1
0.644 0.689 0.684 0.689 0.684 0.689 0.684 0.689 0.789 <th< td=""><td></td><td>0.75</td><td>0.733</td><td>00/</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.765</td><td>0.778</td><td>0.773</td><td>0.73</td><td>0.765</td><td>0.766</td><td></td><td></td><td>-</td></th<>		0.75	0.733	00/							0.765	0.778	0.773	0.73	0.765	0.766			-
0.756 0.775 0.775 0.776 0.777 0.776 0.777 0.779 <th< td=""><td></td><td>0.675</td><td>0.674</td><td>299</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.689</td><td>0.705</td><td>0.697</td><td>0.707</td><td>0.686</td><td>0.687</td><td></td><td></td><td>695</td></th<>		0.675	0.674	299							0.689	0.705	0.697	0.707	0.686	0.687			695
0.742 0.743 0.744 0.744 0.745 0.744 0.744 0.745 0.744 0.744 0.744 0.745 0.743 0.744 0.745 0.744 0.744 0.744 0.745 0.744 0.744 0.744 0.744 0.745 0.746 0.744 0.744 0.744 0.745 0.744 0.744 0.745 0.744 <th< td=""><td></td><td>0.763</td><td>0 766</td><td>750</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.780</td><td>0 700</td><td>0 791</td><td>0 801</td><td>0.780</td><td>0.781</td><td></td><td></td><td>780</td></th<>		0.763	0 766	750							0.780	0 700	0 791	0 801	0.780	0.781			780
0.748 0.748 <th< td=""><td></td><td>3 !</td><td>0 1</td><td>2</td><td></td><td></td><td></td><td></td><td></td><td></td><td>20.1</td><td>0 1</td><td>5 1</td><td>5 </td><td>0 1</td><td>5 1</td><td></td><td></td><td>3 </td></th<>		3 !	0 1	2							20.1	0 1	5 1	5	0 1	5 1			3
0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.789 0.779 <th< td=""><td></td><td>0.745</td><td>0.746</td><td>33</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.760</td><td>0.774</td><td>0.767</td><td>0.775</td><td>0.757</td><td>0.758</td><td></td><td></td><td>9</td></th<>		0.745	0.746	33							0.760	0.774	0.767	0.775	0.757	0.758			9
0.756 0.757 0.772 0.773 0.773 0.773 0.773 0.774 0.773 0.774 0.773 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.775 0.775 0.775 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.774 0.775 0.775 0.774 <th< td=""><td></td><td>0.685</td><td>0.689</td><td>685</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.695</td><td>0.706</td><td>0.701</td><td>0.707</td><td>969.0</td><td>969.0</td><td></td><td></td><td>200</td></th<>		0.685	0.689	685							0.695	0.706	0.701	0.707	969.0	969.0			200
0.65 0.74 0.71 0.72 0.73 0.72 0.73 0.74 <th< td=""><td></td><td>0.757</td><td>0.762</td><td>757</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0 771</td><td>0 786</td><td>0 781</td><td>787</td><td>0.773</td><td>0 774</td><td></td><td></td><td>770</td></th<>		0.757	0.762	757							0 771	0 786	0 781	787	0.773	0 774			770
0.000 0.655 0.654 0.054 0.074 0.072 0.723 0.725		5 6	1 1								- 1	0 0	5 6	0 1	0 0	5			2 1
0.650 0.655 0.644 0.664 0.664 0.664 0.665 0.655 0.675 0.775 0.749 0.759 0.751 0.749 0.659 0.655 0.659 0.667 0.674 0.679 0.749 0.759 0.749 <th< td=""><td></td><td>0.702</td><td>0.705</td><td>869</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.716</td><td>0.734</td><td>0.726</td><td>0.734</td><td>0./16</td><td>0.716</td><td></td><td></td><td>23</td></th<>		0.702	0.705	869							0.716	0.734	0.726	0.734	0./16	0.716			23
0.729 0.735 0.732 0.743 0.743 0.744 0.744 0.744 0.744 0.745 0.745 0.745 0.745 0.745 0.745 0.745 0.745 0.745 0.745 0.744 0.746 0.748 0.745 0.745 0.745 0.745 0.745 0.745 0.744 0.745 0.744 0.746 0.748 0.745 0.745 0.746 0.747 0.746 0.747 0.746 0.747 0.746 0.747 0.746 0.747 0.746 0.747 0.746 0.747 0.746 0.747 0.746 0.747 0.746 0.747 0.744 0.746 0.746 0.746 0.746 0.746 0.744 0.746 0.746 <th< td=""><td></td><td>0.647</td><td>0.650</td><td>644</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.659</td><td>0.673</td><td>0.667</td><td>0.674</td><td>0.659</td><td>0.659</td><td></td><td></td><td>992</td></th<>		0.647	0.650	644							0.659	0.673	0.667	0.674	0.659	0.659			992
0.734 0.735 0.744 0.766 0.744 <th< td=""><td></td><td>0.727</td><td>0 729</td><td>722</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.743</td><td>0.759</td><td>0 751</td><td>0.760</td><td>0.741</td><td>0.740</td><td></td><td></td><td>748</td></th<>		0.727	0 729	722							0.743	0.759	0 751	0.760	0.741	0.740			748
0.73 0.74 <th< td=""><td></td><td>100</td><td>100</td><td>1 0</td><td></td><td></td><td></td><td></td><td></td><td></td><td>1 7 1</td><td>1 0</td><td>1</td><td>100</td><td>14.</td><td>1 1</td><td></td><td></td><td>1 .</td></th<>		100	100	1 0							1 7 1	1 0	1	100	14.	1 1			1 .
0.663 0.668 0.673 0.673 0.673 0.673 0.673 0.673 0.673 0.673 0.674 0.674 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.689 0.774 <th< td=""><td></td><td>0.733</td><td>0.734</td><td>62/</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.745</td><td>0.739</td><td>0.733</td><td>0.70</td><td>0.745</td><td>0.746</td><td></td><td></td><td>20</td></th<>		0.733	0.734	62/							0.745	0.739	0.733	0.70	0.745	0.746			20
0.722 0.732 0.732 0.733 0.733 0.744 0.741 0.747 0.742 0.747 0.743 0.743 0.744 0.744 0.743 0.744 0.746 0.746 0.746 0.746 0.749 0.749 0.744 <th< td=""><td></td><td>0.660</td><td>0.663</td><td>929</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.674</td><td>0.689</td><td>0.682</td><td>0.689</td><td>0.672</td><td>0.672</td><td></td><td></td><td>679</td></th<>		0.660	0.663	929							0.674	0.689	0.682	0.689	0.672	0.672			679
0.729 0.736 0.726 0.748 0.749 0.749 0.749 0.759 0.759 0.749 0.741 0.759 0.759 0.744 0.744 0.744 0.744 0.744 0.744 0.744 0.744 0.744 <th< td=""><td></td><td>0.722</td><td>0.728</td><td>723</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.735</td><td>0.747</td><td>0.742</td><td>0.747</td><td>0.735</td><td>0.736</td><td></td><td></td><td>740</td></th<>		0.722	0.728	723							0.735	0.747	0.742	0.747	0.735	0.736			740
0.759 0.755 0.752 0.755 0.775 0.749 0.774 0.774 0.775 0.779 0.775		0 100	200	700							0 74.4	0 20	750	0.02	777	144			7.40
0.689 0.689 0.689 0.689 0.780 0.703 0.705 0.703 0.705 0.709 0.714 0.705 0.779 0.729 0.729 0.720		07/70	0.729	77/							1,00	0.700	20.7.0	0.700	1,70	+			9
0.752 0.773 0.755 0.774 0.786 0.789 0.789 0.789 0.789 0.779 0.789 0.779 0.789 0.779 0.789 0.770 0.789 0.779 0.789 <th< td=""><td></td><td>0.687</td><td>0.690</td><td>684</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.700</td><td>0.714</td><td>0.708</td><td>0.715</td><td>669.0</td><td>0.699</td><td></td><td></td><td>705</td></th<>		0.687	0.690	684							0.700	0.714	0.708	0.715	669.0	0.699			705
0.738 0.739 0.739 0.805 0.804 0.801 0.814 0.807 0.814 0.809 0.804 0.804 0.807 0.814 0.809 0.804 0.804 0.807 0.814 0.809 0.804 <th< td=""><td></td><td>0.760</td><td>0.762</td><td>755</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.778</td><td>0.798</td><td>0.789</td><td>0.799</td><td>0.779</td><td>0.780</td><td></td><td></td><td>787</td></th<>		0.760	0.762	755							0.778	0.798	0.789	0.799	0.779	0.780			787
0.674 0.674 0.674 0.778 0.778 0.778 0.778 0.779		0 100	0 200	70.4							0 200	0	200	2	0	000			700
0.773 0.773 0.774 0.730 0.734 0.732 0.733 0.677 0.673 0.673 0.673 0.673 0.744 0.735 0.744 0.735 0.744 0.735 0.744 0.735 0.744 0.735 0.735 0.745 0.735 0.735 0.745 0.735 0.735 0.745 0.735 0.735 0.745 0.735 0.735 0.745 0.735		20.7	0.700	5 1							0.7.90	2.0.0	0.00	1 1	0.000	0.00			200
0.671 0.674 0.664 0.682 0.683 0.684 0.685 0.684 0.687 0.687 0.689 0.689 0.689 0.695 0.679 0.671 0.671 0.684 0.687 0.687 0.685 0.689 0.687 0.689 0.689 0.689 0.689 0.687 0.687 0.687 0.689 0.687 0.687 0.689 0.687 0.689 0.687 0.689 0.687 0.689 0.687 0.689 0.687 0.687 0.689 0.687 0.687 0.689 0.687 0.687 0.689 0.687 0.687 0.689 0.687 0.687 0.687 0.689 0.687 0.688 0.789 0.789 0.789 0.789 0.789 <th< td=""><td></td><td>0.71</td><td>9.73</td><td>714</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.732</td><td>0.744</td><td>0.73/</td><td>0.745</td><td>0.728</td><td>0.729</td><td></td><td></td><td>736</td></th<>		0.71	9.73	714							0.732	0.744	0.73/	0.745	0.728	0.729			736
0.699 0.774 0.691 0.775 0.685 0.685 0.685 0.680 0.683 0.678 0.674 0.685 0.689 0.687 0.689 0.687 0.689 0.679 0.679 0.679 0.689 0.679 0.689 0.679 0.689 0.679 0.689 0.679 0.689 0.679 0.689 0.679 0.689 0.679 0.679 0.689 0.679 0.679 0.689 0.679 0.679 0.689 0.679 0.679 0.679 0.679 0.679 0.679 0.679 0.679 0.679 0.679 0.679 0.779		0.669	0.671	664							0.682	0.695	0 688	0 695	0.679	0.679			685
0.645 0.645 0.655 0.755		0 0		- 0							0 0	0 0		0 0	0 0	0 0			
0.689 0.774 0.691 0.713 0.717 0.715 0.718 0.718 0.729 0.724 0.725 0.729 0.721 0.728 0.721 0.728 0.721 0.728 0.721 0.728 0.721 0.728 0.721 0.728 0.721		0.643	0.642	636							0.654	0.665	0.659	0.66/	0.650	0.651			/69
0.709 0.717 0.702 0.722 0.728 0.728 0.728 0.657 0.733 0.754 0.755 0.740 0.732 0.741 0.721 0.721 0.751 0.705 0.723 0.725 0.668 0.671 0.664 0.677 0.689 0.689 0.699 0.699 0.699 0.689 0.689 0.689 0.699 0.799		0.692	0.698	691							0.708	0.729	0.721	0.728	0.711	0.709			717
0.656 0.660 0.650 0.664 0.77 0.776 0.778 0.778 0.789 0.789 0.778 0.789 0.779 0.779 0.789 0.799 0		0 140	002	202							107.0	0 7 40	0 700	744	707	707			7.00
0.666 0.671 0.664 0.677 0.679 0.678 0.680 0.633 0.686 0.700 0.676 0.687 0.687 0.687 0.675 0.675 0.686 0.668 0.678 0.680 0.680 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.689 0.670 0.770		0.7.0	0.709	707							0.720	0.740	0.732	0.74	0.721	0.721			62/
0.656 0.660 0.650 0.668 0.670 0.667 0.669 0.604 0.677 0.699 0.669 0.681 0.674 0.682 0.664 0.664 0.657 0.655 0.671 0.674 0.692 0.689 0.789		0.666	0.668	664							9/90	0.687	0.682	0.687	0.675	0.675			089
0.652 0.689 0.689 0.704 0.710 0.708 0.711 0.645 0.720 0.739 0.722 0.720 0.713 0.720 0.704 0.703 0.893 0.891 0.704 0.710 0.708 0.711 0.645 0.720 0.739 0.720 0.739 0.702 0.704 0.703 0.704 0.710 0.708 0.711 0.645 0.720 0.739 0.720 0.739 0.700 0.704 0.709 0.709 0.704 0.700 0.704 0.709 0.707 0.707 0.709 0.700 0.709		0.656	0.656	650							0,669	0.681	0.674	0.682	0.664	0.664			671
0.689 0.689 0.689 0.740 0.770 0.770 0.770 0.720 0.730 0.720 0.720 0.770 0.720 0.770 0.703 0.683 0.891 0.704 0.704 0.708 0.708 0.709 0.700 0.704 0.700		0 1	9	2	2		, ,		5 1	,	0 1	0 1	0 1	100.0	0 1				- !
0.758 0.784 0.751 0.772 0.775 0.777 0.707 0.784 0.803 0.773 0.788 0.780 0.789 0.780 0.780 0.753 0.753 0.750 0.776 0.776 0.775 0.778 0.789 0.789 0.779 0.779 0.777 0.70 0.775 0.778 0.770 0.775 0.778 0.770 0.775 0.778 0.770 0.775 0.778 0.770 0.775 0.778 0.770 0.775 0.778 0.770 0.775 0.778 0.770 0.775 0.778 0.770 0.775 0.770 0		0.687	0.692	.685	.704		0		o	0	0.702	0.720	0.713	0.720	0.704	0.703			710
0.754 0.776 0.776 0.776 0.777 0.774 0.696 0.782 0.804 0.772 0.779 0.790 0.767 0.767 0.767 0.775 0.775 0.777 0.777 0.777 0.777 0.775 0.777 0.775 0.777 0.777 0.777 0.775 0.779 0.779 0.779 0.775		0.755	0.758	751	0 022				_	_	0.773	0.788	0 780	0 780	0.769	0 2 2 0			778
0.754 0.761 0.746 0.776 0.776 0.776 0.774 0.696 0.782 0.884 0.772 0.788 0.779 0.790 0.767 0.760 0.749 0.789 0.775 0.775 0.776 0.775 0.770 0.770 0.770 0.772 0.780 0.745 0.775 0.770		200	0.1		211.		3			000	2	0 1	0 1	00.0	0 1	011			2
0.757 0.761 0.752 0.766 0.770 0.768 0.772 0.723 0.777 0.790 0.767 0.777 0.772 0.780 0.765 0.766 0.761 0.751 0.763 0.770 0.748 0.754 0.758 0.759 0.703 0.705 0.708 0.756 0.700 0.709 0.709 0.759 0.753 0.759		0.754	0.754).746 u	.770		70 0.7	74 0.6	36 0.78	0.804	0.772	0.788	0.779	0.790	0.767	0.767			776
0.743 0.748 0.758 0.756 0.756 0.756 0.778 0.776 0.778 0.757 0.756 0.778 0.755 0.753 0.747 0.740 0.753 0.759		0.752	0.757	752	766 0		70 8A	70 67	77 0 27	0 790	0.767	0 777	0.772	0.780	0.765	0.766			772
0.743 0.748 0.738 0.754 0.758 0.756 0.759 0.703 0.755 0.750 0.756 0.760 0.769 0.752 0.753 0.747 0.740 0.753 0.759		U. / 36	0.757	7.75	. / 60	//o o//	2.7	17.0 21	53	0.730	0.707	0.77	0.772	0.700	0.700	0.700			7//
		0.741	n 743	738 0	754 0	758 0.7	56 0.7	59 0.70	97.0	0.780	0.756	0.767	0.760	0.769	0.752	0.753			759

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

PHOP PHOQ PHOR PHOS	0.627 0.635	0.673 0.680	0.664 0.671	0.675 0.684	0.649 0.659	0.776 0.782	0.728 0.731	0.724 0.734	0.659 0.663	0.875 0.879	0.687 0.700	0.740 0.751	0.651 0.655	0.724 0.729	0.640 0.655	0.627 0.638	0.674 0.681		0.699 0./11	0.013 0.023	0.674 0.662	0.735 0.746	0.640 0.651	0.662 0.668	0.636 0.640	0.666 0.671	0.660 0.666	0.681 0.692	0.647 0.656	0.668 0.676	0.693 0.699	0.635 0.647	0.696 0.703	0.686 0.694	0.701 0.707	0.667 0.676	0.615 0.622	0.674 0.682	0.636	0.674 0.678	0.674 0.683	0.651 0.659	0.691 0.699	0.713 0.718	0.636 0.665	0.597 0.606	0.652 0.658	0.682 0.651 0.661 0.670	0.624 0.630	0.623 0.633	0.641 0.647	0.689 0.698	0.686 0.696	0.689 0.695
PHOL PHOM PHON PHOO	0.662 0.644	0.709 0.691	0.700 0.682	0.712 0.693	0.687 0.667	0.829 0.808	0.770 0.751	0.781 0.754	0.698 0.681	0.932 0.909	0.746 0.715	0.795 0.766	0.695 0.677	0.760 0.741	0.693 0.664	0.674 0.648	0.720 0.696		0.756 0.728	0.001	0.712 0.692	0.777 0.754	0.689 0.663	0.704 0.684	0.675 0.658	0.698 0.684	0.701 0.682	0.721 0.700	0.708 0.689	0.713 0.690	0.738 0.717	0.674 0.653	0.749 0.724	0.733 0.710	0.746 0.725	0.706 0.684	0.649 0.631	0.721 0.697	0.728 0.708	0.713 0.696	0.722 0.698	0.688 0.668	0.743 0.718	0.763 0.741	0.704 0.663	0.638 0.618	0.695 0.672	0.682 0.698 0.674 0.683	0.660 0.644	0.659 0.639	0.684 0.662	0.742 0.717	0.741	0.735 0.715
PHOB PHOD PHOI R	0.642 0.655	0.687 0.702	0.678 0.692	0.690 0.704	0.663 0.680	0.796 0.815	0.737 0.760	0.744 0.770	0.690 0.690	0.895 0.915	0.712 0.736	0.756 0.787	0.667 0.682	0.733 0.752	0.661 0.686	0.644 0.667	0.687 0.712		0.720 0.746	0.031	0.696 0.703	0.751 0.770	0.656 0.682	0.676 0.696	0.648 0.668	0.677 0.691	0.674 0.693	0.698 0.714	0.685 0.701	0.684 0.705	0.708 0.728	0.650 0.669	0.714 0.738	0.703 0.724	0.715 0.736	0.680 0.700	0.626 0.643	0.690 0.712	0.703 0.720	0.686 0.705	0.691 0.713	0.663 0.681	0.707 0.733	0.730 0.750	0.673 0.696	0.614 0.631	0.663 0.688	0.712 0.669 0.689	0.636 0.654	0.637 0.654	0.654 0.676	0.731	0.731	0.725
PH08	0.657 0.615	0.705 0.660	0.696 0.652	0.708 0.660	0.682 0.625	0.834 0.796	0.775 0.724	0.779 0.705	0.700 0.648	0.939 0.903	0.737 0.653	0.790 0.691	0.698 0.669	0.760 0.705	0.682 0.590	0.666 0.588	0.718 0.646		0.750 0.672	0.002 0.072	0.700 0.647	0.773 0.703	0.682 0.597	0.702 0.649	0.676 0.628	0.697 0.662	0.700 0.653	0.717 0.654	0.703 0.650	0.209 0.643	0.737 0.688	0.668 0.598	0.746 0.679	0.729 0.669	0.745 0.695	0.701 0.635	0.645 0.591	0.717 0.649	0.725 0.670	0.714 0.668	0.717 0.649	0.683 0.627	0.742 0.673	0.763 0.717	0.702 0.645	0.633 0.577	0.693 0.622	84 0.693 0.628 0.698	0.659 0.612	0.651 0.589	0.682 0.619	0.738 0.672	0.734 0.661	0.735 0.686
PH04 PH05 PH06 PH07	0.640 0.649	0.686 0.696	0.677 0.687	0.688 0.698	0.662 0.672	0.797 0.812	0.741 0.755	0.743 0.759	0.674 0.684	0.896 0.914	0.707 0.721	0.756 0.771	0.668 0.681	0.735 0.745	0.658 0.670	0.643 0.654	0.689 0.701	0	0.719 0.733	0.029	0.690 0.690	0.749 0.760	0.656 0.668	0.677 0.689	0.651 0.662	0.678 0.688	0.675 0.687	0.696 0.705	0.683 0.695	0.683 0.696	0.709 0.722	0.648 0.658	0.714 0.729	0.703 0.715	0.717 0.730	0.680 0.690	0.626 0.635	0.690 0.703	0.703 0.713	0.688 0.700	0.691 0.703	.647 0.663 0.673	688 0.708 0.723	0.731 0.745	0.673 0.669	597 0.614 0.623	646 0.665 0.677	.649 0.668 0.680 0.684	624 0.638 0.648	.618 0.636 0.645	637 0.655 0.667	688 0.707 0.722	683 0.705 0.719	691 0.706 0.720
PH02 PH03	0.632 0.632 0.640 0	0.677 0.685	0.668 0.677	0.679 0.687	0.651 0.660	0.803	0.731 0.744	0.729 0.743	0.663 0.674	0.888 0.904	0.690 0.702	0.738 0.751	0.661 0.673	0.724 0.734	0.640 0.651	0.628 0.638	0.677 0.675 0.687 0		0.705 0.703 0.716 0	0.014	0.673	0.736	0.640	0.666	0.640	0.671	0.665	0.684	0.676 0.674 0.683 0	0.671	0.697 0.699 0.710 0	0.635	0.700		0.704 0.706 0.718 0	0.667	0.616	0.677	0.634 0.638 0.701 0	0.678	0.677	0.652 0.661	0.694	0.716 0.721 0.734 0	0.003	0.603	0.652 0.663	0.655	0.628 0.638	0.624 0.632	0.643 0.653	0.694 0.707	0.690 0.703	0.692 0.696 0.709 0.
PPO # PPO Name	Miami Broward County / Palm Beach	Tampa	Orlando	Jacksonville	Daytona / Gainesville	Moderned Dental - Las Vegas	Mastercale Dental - Teno Premier - Minnesota	Dental Options Pricing - Oregon	Rental Network - Hawaii	Diversified Dental - Reno	Maine	North Dakota	Nevada	Idaho	Vermont	New Hampshire	Delaware	Washington	Oregon North Carolina	Most Vizinio	West Virginia Mississippi	Arkansas	South Carolina	Rhode Island	Hawaii	Pittsburgh	Philadelphia	Alabama	Otan	Massachusetts	Oklahoma	Louisiana	New Mexico	lexas Kenticky	Kansas	Wisconsin	ennessee	Minnesota	Colorado	Nebraska	Connecticut	Ohio	Michigan	Arizona	New Jersey	Oylacuse New York	Richmond	Atlanta	Washington, DC	Chicago	St. Louis	Sacramento	Normern California	San Diego

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible, and Maximum

97.21 77.52 <th< th=""><th>0.608 0.615 County / Palm Beach 0.659 0.666 0.674 0.683</th></th<>	0.608 0.615 County / Palm Beach 0.659 0.666 0.674 0.683
1113 1103 <th< td=""><td>Orlando U.659 U.656 U.650 U.65</td></th<>	Orlando U.659 U.656 U.650 U.65
17.2 17.8 0.74 0.82 0.75 <th< td=""><td>0.890 0.899 0.907 0.842 0.861 0.880 0.712 0.713 0.885 0.697 0.706 0.739 0.747 0.752 0.705 0.721 0.735</td></th<>	0.890 0.899 0.907 0.842 0.861 0.880 0.712 0.713 0.885 0.697 0.706 0.739 0.747 0.752 0.705 0.721 0.735
0.08.0 0.09.0 0.09.0 0.09.0 0.09.0 0.09.0 0.09.0 0.09.0 0.09.0 0.09.0<	Network - Hawaii 0.630 0.640 0.643 0.603 0.619 0.632 fied Dental - Reno 0.889 0.891 0.893 0.876 0.881 0.886
0.73 0.74 0.686 0.714 0.686 0.714 0.686 0.714 0.686 0.714 0.686 0.714 0.686 0.724 0.726 0.716 0.726 0.714 0.786 0.714 0.786 0.714 0.786 0.714 0.786 0.714 0.714 0.714 0.714 0.714 0.714 0.714 0.714 0.714 0.714 0.714 0.714 0.714 0.716 0.714 0.716 0.714 0.716 0.714 0.716 0.714 0	0.687 0.707 0.721 0.741
7.74 7.74 <th< td=""><td>0.639 0.645</td></th<>	0.639 0.645
0.758 0.778 <th< td=""><td>0.658 0.672 0.682 0.633 0.658</td></th<>	0.658 0.672 0.682 0.633 0.658
0.758 0.758 0.758 0.758 0.758 0.758 0.758 0.758 0.759 <th< td=""><td>0.666 0.678 0.684 0.628 0.649 0.667</td></th<>	0.666 0.678 0.684 0.628 0.649 0.667
0.713 0.7140 0.666 0.7102 0.7242 <td>0.695 0.712</td>	0.695 0.712
0.756 0.776 <th< td=""><td>urolina 0.626 0.641 0.652 0.578 0.603 0.627</td></th<>	urolina 0.626 0.641 0.652 0.578 0.603 0.627
0.72 0.72 <th< td=""><td>0.645 0.668</td></th<>	0.645 0.668
0.744 0.775 0.784 0.775 0.784 0.775 0.784 0.775 0.884 0.775 0.884 0.775 0.884 0.775 0.684 0.775 0.784 0.775 0.784 0.775 0.785 0.775 0.785 0.775 0.785 0.775 0.786 0.775 0.785 0.775 0.786 0.775 0.785 0.775 0.785 0.775 0.785 0.775 0.785 0.775 0.785 0.775 0.785 0.775 0.785 0.775 0.775 0.775 0.785 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 0.776 <th< td=""><td>0.714 0.728 0.739 0.670 0.694 0.716</td></th<>	0.714 0.728 0.739 0.670 0.694 0.716
7.74 7.74 <th< td=""><td>a 0.636 0.656 0.670 0.577 0.610 0.641</td></th<>	a 0.636 0.656 0.670 0.577 0.610 0.641
7.44 0.72 0.74 <th< td=""><td>0.666 0.674 0.622 0.641 0.658</td></th<>	0.666 0.674 0.622 0.641 0.658
0.784 0.786 0.733 0.757 0.774 0.740 0.733 0.689 0.733 0.757 0.774 0.749 <th< td=""><td>rgh 0.676 0.683 0.688 0.654 0.666 0.677</td></th<>	rgh 0.676 0.683 0.688 0.654 0.666 0.677
0.748 0.749 0.741 0.748 <th< td=""><td>hia 0.663 0.670 0.675 0.639 0.652 0.663</td></th<>	hia 0.663 0.670 0.675 0.639 0.652 0.663
0.734 0.691 0.726 0.759 <th< td=""><td>0.677 0.681 0.643 0.657 0.668</td></th<>	0.677 0.681 0.643 0.657 0.668
0.73 0.73 0.74 0.71 0.74 <th< td=""><td>0.621 0.645</td></th<>	0.621 0.645
0.734 0.699 0.738 0.766 0.766 0.726 0.699 0.739 0.766 0.766 0.776 0.727 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.769 0.778 <th< td=""><td>0.692 0.703 0.711 0.659 0.677 0.694</td></th<>	0.692 0.703 0.711 0.659 0.677 0.694
0.738 0.748 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.749 0.744 0.749 0.749 0.744 0.744 0.744 0.744 0.749 0.744 0.744 0.749 0.744 0.744 0.744 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 0.749 0.744 <th< td=""><td>0.637 0.664</td></th<>	0.637 0.664
0.733 0.774 0.771 0.774 0.774 0.773 0.774 0.774 0.774 0.774 0.775 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 0.774 0.776 <th< td=""><td>0.692 0.703 0.712 0.655 0.693</td></th<>	0.692 0.703 0.712 0.655 0.693
0.736 0.746 0.747 0.748 0.776 0.748 0.776 0.748 0.776 0.789 0.776 0.739 0.749 0.748 0.776 0.789 0.776 0.729 0.789 0.778 0.789 0.779 0.789 <th< td=""><td>у 0.658 0.668 0.674 0.630 0.646 0.661</td></th<>	у 0.658 0.668 0.674 0.630 0.646 0.661
0.773 0.778 0.778 0.779 <th< td=""><td>0.686 0.699</td></th<>	0.686 0.699
0.772 0.778 0.772 0.778 0.772 0.778 0.779 0.779 0.779 0.779 0.774 0.771 0.771 0.771 0.772 0.774 <th< td=""><td>0.640 0.653 0.662 0.601 0.623 0.643</td></th<>	0.640 0.653 0.662 0.601 0.623 0.643
0.738 0.759 0.774 0.879 0.774 0.774 0.879 0.774 0.779 0.774 0.800 0.759 0.778 0.774 0.789 0.774 0.789 0.774 0.789 0.774 0.789 0.774 0.789 <th< td=""><td>0.679 0.687 0.692 0.647 0.663 0.676</td></th<>	0.679 0.687 0.692 0.647 0.663 0.676
0.74 0.682 0.704 0.784 0.705 0.705 0.705 0.705 0.705 0.705 0.705 0.704 0.681 0.686 0.704 0.681 0.766 0.705	0 0.711 0.718 0.723 0.683 0.697 0.710
0.771 0.789 0.724 0.734 0.734 0.759 0.751 0.775 <th< td=""><td>0.651 0.659 0.599 0.621 0.640 0.671 0.678 0.634 0.650 0.664</td></th<>	0.651 0.659 0.599 0.621 0.640 0.671 0.678 0.634 0.650 0.664
0.732 0.7427 0.695 0.7241 0.7369 0.7249 0.7369 0.7349 0.7369 0.7349 0.7369 0.7349 0.7369 0.7349 0.7369 <td>ut 0.681 0.689 0.649 0.649 0.678</td>	ut 0.681 0.689 0.649 0.649 0.678
0.804 0.803 0.740 0.774 0.813 0.814 0.748 0.758 0.758 0.727 0.776 0.809 0.789 0.829	0.653 0.665 0.672 0.618 0.638 0.655
0.829 0.729 0.779 0.884 0.837 0.754 0.755 0.759 0.759 0.749 0.749 0.756 0.883 0.819 0.754 0.755 0.759	0.693 0.702 0.707 0.660 0.676 0.691
0.774 0.702 0.703 0.703 0.704 0.717 0.005 0.009 0.718 0.704 0.717 0.005 0.009 0.718 0.718	0.719 0.726 0.731 0.696 0.708 0.719
0.740 0.751 0.680 0.686 0.885	0.569 0.528 0.542 0.554
0.740 0.731 0.756 0.732 0.732 0.734 <th< td=""><td>0.633 0.647 0.603 0.603 0.613 0.527 0.589</td></th<>	0.633 0.647 0.603 0.603 0.613 0.527 0.589
0.719 0.726 0.737 0.749 <th< td=""><td>0.390 0.390 0.303 0.303 0.307</td></th<>	0.390 0.390 0.303 0.303 0.307
0.710 0.706 0.675 0.697 0.719 0.717 0.685 0.822 0.701 0.693 0.665 0.698 0.715 0.696 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.693 0.716 0.717 0.718 0.728 0.788 0.789 0.718 0.789 0.718 0.780 0.719 0.780 0.719 0.780 0.719 0.780 0.714 <th< td=""><td>0.663 0.674 0.683 0.625 0.645 0.663</td></th<>	0.663 0.674 0.683 0.625 0.645 0.663
0.693 0.689 0.682 0.882 0.703 0.703 0.673 0.682 0.881 0.672 0.684 0.881 0.675 0.684 0.887 0.677 0.677 0.704 0.705 0.890 0.718 0.705 0.699 0.718 0.705 0.699 0.718 0.705 0.699 0.719 0.714	orton DC 0635 0639 0616 0627
0.732 0.726 0.684 0.716 0.747 0.746 0.700 0.890 0.778 0.705 0.705 0.707 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.708 0.709	0.027 0.039 0.037 0.037 0.037 0.031
0.798 0.778 0.775 0.877 0.810 0.752 0.757 0.787 0.787 0.780 0.779 0.774 0.801 0.785 0.785 0.790 0.774 0.801 0.785 0.802 0.775 0.802 0.775 0.802 0.775 0.780 0.775 0.780 0.775 0.785 0.775 0.785 0.775 0.780 0.775 0.780 0.775 0.785 0.775 0.785 0.775 0.785 0.775 0.785 0.775 0.785 0.775 0.785	0.022 0.027 0.057 0.058 0.598 0.620 0.021
0.801 0.802 0.745 0.776 0.807 0.812 0.752 0.760 0.790 0.784 0.778 0.775 0.802 0.787 0.787 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.778 0.779	269.0 879.0 6.663 0.698 0.608 0.608 0.608 0.608
0.787 0.785 0.737 0.765 0.739 0.794 0.744 0.752 0.779 0.773 0.728 0.765 0.789 0.776 0.778 0.777 0.730 0.757 0.784 0.784 0.738 0.746 0.771 0.765 0.721 0.757 0.750 0.765	ifornia 0.699 0.705 0.709 0.669 0.682 0.693
0.778 0.777 0.730 0.757 0.784 0.784 0.736 0.746 0.771 0.765 0.721 0.757 0.780 0.765	0.674 0.684
	922 0.667 0.676

EHB	Cost	Greater of IN	IN Prev Coins	Greater of INI	N Basic Coins	Greater of INI	V Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	<u>To</u>	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E001	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0014
E001	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0035
E001	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0237
E001 E001	High	0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0014
E001	High High	0.000 0.000	1.000	0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0035 0.0237
E001	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0014
E001	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0035
E001	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0237
E001	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0014
E001	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0035
E001	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0237
E001	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0014
E001	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0035
E001 E001	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0237 0.0011
E001	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR	0.2552	0.0011
E001	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0020
E001	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0011
E001	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0028
E001	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0189
E001	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0011
E001	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0028
E001	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0189
E001 E001	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0011 0.0028
E001	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$1,500 \$1,500	\$1,999	UCR	0.0058	0.0028
E001	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0103
E001	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0028
E001	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0189
E001	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0016
E001	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0033
E001	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0140
E001	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0016
E001	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0033
E001	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0140
E001 E001	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0016 0.0033
E001	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,250	\$1,499	Fee Schedule	0.0005	0.0033
E001	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0016
E001	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0033
E001	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0140
E001	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0016
E001	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0033
E001	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0140
E001	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0013
E001	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0027
E001 E001	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000	\$1,249	UCR	0.0316	0.0112 0.0013
E001	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0013
E001	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0112
E001	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0013
E001	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0027
E001	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0112
E001	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0013
E001	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0027
E001	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0112
E001	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0013
E001 E001	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0027 0.0112
E001	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0015
E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0033
E001	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0154
E001	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0015
E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0033
E001	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0154
E001	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0015
E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule	0.0096	0.0033
E001 E001	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule Fee Schedule	0.0008 0.0072	0.0154 0.0015
E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0048	0.0013
E001	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0003	0.0055
E001	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0015
E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0033
E001	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0154
E001	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0012
E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0027
E001	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 #1,000	\$999	UCR	0.0475	0.0123
E001	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0012
E001 E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,240	UCR	0.0858	0.0027
E001	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0128 0.0627	0.0123 0.0012
E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0428	0.0012
E001	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0123
E001	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0012
E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0027
E001	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0123
E001	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0012
E001	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0027
E001	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0123

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP May
Plan	Area	From	<u>To</u>	From	To	From	<u>To</u>	From	To	OON Reimb	Adj Factor	Adj Factor
E002	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$ 99 9	Fee Schedule	0.1704	0.0014
E002	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0035
E002	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0237
E002	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0014
E002	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0035
E002 E002	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070 0.0449	0.0237 0.0014
E002	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0014
E002	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0033
E002	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0014
E002	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0035
E002	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0237
E002	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0014
E002	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0035
E002	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0237
E002	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0011
E002	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	UCR UCR	0.2552 0.1040	0.0028
E002 E002	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	UCR	0.1040	0.0189 0.0011
E002	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0011
E002	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0189
E002	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0011
E002	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0028
E002	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0189
E002	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0011
E002	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0028
E002	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0189
E002	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0011
E002 E002	High	0.000 0.000	1.000 1.000	0.610	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR UCR	0.0194 0.0016	0.0028 0.0189
E002	High Low	0.000	1.000	0.000 1.000	1.000	0.000	1.000	\$2,000 \$0	\$999 \$999	Fee Schedule	0.0707	0.0169
E002	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0033
E002	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0140
E002	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0016
E002	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0033
E002	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0140
E002	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0016
E002	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0033
E002	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0140
E002 E002	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0049 0.0032	0.0016 0.0033
E002	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0033
E002	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0016
E002	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0033
E002	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0140
E002	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0013
E002	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0027
E002	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0112
E002	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0013
E002	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0027
E002 E002	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0068 0.0442	0.0112 0.0013
E002	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0013
E002	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0112
E002	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0013
E002	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0027
E002	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0112
E002	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0013
E002	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0027
E002	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0112
E002	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0015
E002 E002	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	Fee Schedule Fee Schedule	0.0677 0.0077	0.0033 0.0154
E002	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0134
E002	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0013
E002	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0154
E002	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0015
E002	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0033
E002	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0154
E002	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0015
E002	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0033
E002	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0154
E002	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0015
E002 E002	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0019 0.0000	0.0033 0.0154
E002 E002	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000 \$0	\$999,999 \$999	UCR	0.2038	0.0154
E002	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0012
E002	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0123
E002	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0012
E002	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0027
E002	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0123
E002	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0012
E002	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0027
E002	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,500	\$1,499 \$1,000	UCR	0.0035	0.0123
E002 E002	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0326 0.0213	0.0012 0.0027
E002 E002	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0213	0.0027
E002	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0017	0.0123
E002	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0027
E002	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0123

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INI	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	<u>To</u>	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E003	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0014
E003	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0035
E003	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0237
E003	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0014
E003	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0035
E003 E003	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070 0.0449	0.0237 0.0014
E003	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0014
E003	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0237
E003	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0014
E003	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0035
E003	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0237
E003	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0014
E003	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0035
E003	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0237
E003	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0011
E003	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	UCR UCR	0.2552 0.1040	0.0028
E003 E003	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	UCR	0.1040	0.0189 0.0011
E003	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0011
E003	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0189
E003	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0011
E003	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0028
E003	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0189
E003	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0011
E003	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0028
E003	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0189
E003	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0011
E003 E003	High	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR UCR	0.0194 0.0016	0.0028 0.0189
E003	High Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000 \$0	\$999 \$999	Fee Schedule	0.0707	0.0169
E003	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0033
E003	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0140
E003	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0016
E003	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0033
E003	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0140
E003	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0016
E003	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0033
E003	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0140
E003 E003	Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0049 0.0032	0.0016 0.0033
E003	Low Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0001	0.0033
E003	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0016
E003	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0033
E003	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0140
E003	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0013
E003	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0027
E003	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0112
E003	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0013
E003	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0027
E003 E003	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0068 0.0442	0.0112 0.0013
E003	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0013
E003	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0112
E003	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0013
E003	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0027
E003	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0112
E003	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0013
E003	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0027
E003	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0112
E003	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0015
E003 E003	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	Fee Schedule Fee Schedule	0.0677 0.0077	0.0033 0.0154
E003	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0154
E003	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0013
E003	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0154
E003	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0015
E003	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0033
E003	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0154
E003	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0015
E003	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0033
E003	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0154
E003	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0015
E003 E003	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0019 0.0000	0.0033 0.0154
E003	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000 \$0	\$999,999 \$999	UCR	0.2038	0.0154
E003	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0012
E003	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0123
E003	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0012
E003	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0027
E003	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0123
E003	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0012
E003	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0027
E003	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0123
E003 E003	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0326 0.0213	0.0012 0.0027
E003	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0213	0.0027
E003	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0017	0.0123
E003	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0027
E003	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0123

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INI	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	To	From	To	OON Reimb	Adj Factor	Adj Factor
E004	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$ 99 9	Fee Schedule	0.1704	0.0014
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0035
E004	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0237
E004	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0014
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0035
E004 E004	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070 0.0449	0.0237 0.0014
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0014
E004	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0237
E004	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0014
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0035
E004	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0237
E004	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0014
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0035
E004	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0237
E004	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0011
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	UCR	0.2552	0.0028
E004 E004	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	UCR UCR	0.1040 0.1968	0.0189 0.0011
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0011
E004	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0189
E004	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0011
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0028
E004	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0189
E004	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0011
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0028
E004	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0189
E004	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0011
E004	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0028
E004	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0189
E004 E004	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	Fee Schedule Fee Schedule	0.0707 0.0492	0.0016 0.0033
E004	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0033
E004	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0016
E004	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0033
E004	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0140
E004	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0016
E004	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0033
E004	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0140
E004	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0016
E004	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0033
E004	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0140
E004	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0016
E004 E004	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0012 0.0000	0.0033 0.0140
E004	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000 \$0	\$999 \$999	UCR	0.1688	0.0140
E004	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0013
E004	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0112
E004	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0013
E004	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0027
E004	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0112
E004	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0013
E004	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0027
E004	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0112
E004	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0013
E004 E004	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0133 0.0012	0.0027 0.0112
E004	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0013
E004	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0027
E004	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0112
E004	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0015
E004	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0033
E004	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0154
E004	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0015
E004	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0033
E004	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249 \$1,400	Fee Schedule	0.0019	0.0154
E004	Medium	0.000 0.000	1.000 1.000	1.000	1.000 0.990	0.000 0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,400	Fee Schedule Fee Schedule	0.0151	0.0015 0.0033
E004 E004	Medium Medium	0.000	1.000	0.610 0.000	0.990	0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule	0.0096 0.0008	0.0033
E004	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0008	0.0154
E004	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0033
E004	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0154
E004	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0015
E004	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0033
E004	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0154
E004	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0 \$0	\$999	UCR	0.2038	0.0012
E004	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	UCR	0.1626	0.0027
E004	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$1,000	\$999	UCR	0.0475	0.0123
E004 E004	Medium Medium	0.000	1.000	1.000	1.000	0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR UCR	0.1153 0.0858	0.0012 0.0027
E004 E004	Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.0858	0.0027
E004	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	UCR	0.0128	0.0123
E004	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0012
E004	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0123
E004	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0012
E004	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0027
E004	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0123
E004	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0012
E004	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0027
E004	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0123

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	V Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	To	From	To	OON Reimb	Adj Factor	Adj Factor
E005	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0014
E005	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0035
E005	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0237
E005	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0014
E005 E005	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249 \$1,240	Fee Schedule	0.0643 0.0070	0.0035
E005	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070	0.0237 0.0014
E005	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0035
E005	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0237
E005	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0014
E005	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0035
E005	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0237
E005	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0014
E005	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0035
E005	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0237
E005 E005	High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.3082 0.2552	0.0011 0.0028
E005	High High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0028
E005	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0103
E005	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0028
E005	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0189
E005	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0011
E005	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0028
E005	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0189
E005	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0011
E005	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0028
E005 E005	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR UCR	0.0058 0.0298	0.0189 0.0011
E005	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0011
E005	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0189
E005	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0016
E005	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0033
E005	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0140
E005	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0016
E005	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0033
E005	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0140
E005	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0016
E005 E005	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0063 0.0005	0.0033 0.0140
E005	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.00140
E005	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0033
E005	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0140
E005	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0016
E005	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0033
E005	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0140
E005	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0013
E005	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0027
E005	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0112
E005	Low	0.000 0.000	1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,000	\$1,249 \$1,249	UCR UCR	0.0885	0.0013 0.0027
E005 E005	Low Low	0.000	1.000 1.000	0.000	0.600	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.0634 0.0068	0.0027
E005	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0013
E005	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0027
E005	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0112
E005	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0013
E005	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0027
E005	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0112
E005	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0013
E005	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0027
E005	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999 \$999	UCR Foo Sobodulo	0.0003	0.0112 0.0015
E005 E005	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999	Fee Schedule Fee Schedule	0.0941 0.0677	0.0013
E005	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0154
E005	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0015
E005	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0033
E005	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0154
E005	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0015
E005	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0033
E005	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0154
E005	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule Fee Schedule	0.0072	0.0015
E005 E005	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule	0.0048 0.0003	0.0033 0.0154
E005	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0015
E005	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0033
E005	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0154
E005	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0012
E005	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0027
E005	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0123
E005	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0012
E005	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0027
E005	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000 \$1,250	\$1,249 \$1,400	UCR	0.0128	0.0123
E005 E005	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR UCR	0.0627 0.0428	0.0012 0.0027
E005	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0035	0.0027
E005	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0123
E005	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0012
E005	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0123
E005	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0012
E005	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0027
E005	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0123

EHB	Coot	Creator of IA	IN Prov. Coine	Creator of INI	J Pagia Caina	Creater of INI	N Major Caina	Current Blon C	ON Benefit Max	Current Blon	Unlimited Max	OOP Max
Plan	Cost <u>Area</u>	From	IN Prev Coins <u>To</u>	Greater of INI From	To	From	N Major Coins <u>To</u>	From	To	Current Plan OON Reimb	Adj Factor	Adj Factor
E006	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0034
E006	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0182
E006	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.1380
E006	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0034
E006 E006	High	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0182 0.1380
E006	High High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	Fee Schedule	0.0070	0.1360
E006	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0182
E006	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.1380
E006	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0034
E006	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0182
E006	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.1380
E006	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0034
E006	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0182
E006 E006	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.1380 0.0027
E006	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.2552	0.0027
E006	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.1104
E006	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0027
E006	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0145
E006	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.1104
E006	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0027
E006	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0145
E006	High	0.000 0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR UCR	0.0166	0.1104 0.0027
E006 E006	High High	0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0803 0.0571	0.0027
E006	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.1104
E006	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0027
E006	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0145
E006	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.1104
E006	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0028
E006	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0115
E006	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.1079
E006	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0028
E006 E006	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0158 0.0014	0.0115 0.1079
E006	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	Fee Schedule	0.0014	0.1079
E006	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0020
E006	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.1079
E006	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0028
E006	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0115
E006	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.1079
E006	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0028
E006	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0115
E006	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.1079
E006 E006	Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1688 0.1317	0.0023 0.0092
E006	Low Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.0316	0.0092
E006	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0023
E006	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0092
E006	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0863
E006	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0023
E006	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0092
E006	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0863
E006	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0023
E006	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0092
E006 E006	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR UCR	0.0012 0.0065	0.0863 0.0023
E006	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0023
E006	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0863
E006	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0030
E006	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0131
E006	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.1171
E006	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0030
E006	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249 \$1,240	Fee Schedule	0.0250	0.0131
E006	Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,400	Fee Schedule	0.0019	0.1171
E006 E006	Medium Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0151 0.0096	0.0030 0.0131
E006	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0098	0.0131
E006	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0030
E006	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0131
E006	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.1171
E006	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0030
E006	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0131
E006	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.1171
E006	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0 \$0	\$999 \$000	UCR	0.2038	0.0024
E006 E006	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1626 0.0475	0.0104 0.0937
E006	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$999 \$1,249	UCR	0.0475	0.0937
E006	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249 \$1,249	UCR	0.0858	0.0024
E006	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0937
E006	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0024
E006	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0104
E006	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0937
E006	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0024
E006	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0104
E006 E006	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR UCR	0.0017 0.0095	0.0937 0.0024
E006	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0095	0.0024
E006	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0104
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EHB	Cost	Greater of IN	IN Prev Coins	Greater of INI	Al Basia Coins	Greater of INI	N Major Coins	Current Plan C	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	To	From From	To	From	To	From From	To	OON Reimb	Adj Factor	Adj Factor
E007	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E007	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E007	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E007	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E007 E007	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E007	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	Fee Schedule	0.0070	0.0499
E007	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E007	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E007	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E007	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E007	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E007	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E007	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E007 E007	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E007	High High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.3082 0.2552	0.0013 0.0039
E007	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0400
E007	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E007	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E007	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E007	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E007	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E007	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E007	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E007	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E007 E007	High ⊌igh	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500	\$1,999 \$999,999	UCR UCR	0.0058 0.0298	0.0400 0.0013
E007	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000 \$2,000	\$999,999	UCR	0.0194	0.0013
E007	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E007	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E007	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E007	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E007	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E007	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E007	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E007	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E007	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0039
E007	Low	0.000 0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499 \$1,999	Fee Schedule	0.0005 0.0049	0.0258
E007 E007	Low Low	0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0049	0.0017 0.0039
E007	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0059
E007	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E007	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E007	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E007	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E007	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E007	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E007	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0014
E007	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0032
E007 E007	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0068 0.0442	0.0206 0.0014
E007	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0014
E007	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E007	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E007	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E007	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E007	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E007	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E007	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E007 E007	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	Fee Schedule Fee Schedule	0.0677 0.0077	0.0041 0.0322
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0322
E007	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0010
E007	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E007	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E007	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E007	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E007	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E007 E007	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0019 0.0000	0.0041 0.0322
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000 \$0	\$999,999 \$999	UCR	0.2038	0.0322
E007	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.1626	0.0013
E007	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E007	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E007	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0257
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0013
E007	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0033
E007	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,000	UCR	0.0326	0.0013
E007 E007	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0213 0.0017	0.0033 0.0257
E007	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0017	0.0237
E007	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E007	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E010	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E010	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E010	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E010 E010	High	0.000	1.000	1.000	1.000 0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E010	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E010	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E010	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E010	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E010	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E010	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E010	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E010	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E010	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E010	High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E010 E010	High High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.2552	0.0013
E010	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E010	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E010	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E010	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E010	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E010	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E010	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E010 E010	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0013 0.0039
E010	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0058	0.0039
E010	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E010	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E010	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E010	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E010	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E010	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E010	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E010	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E010	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E010 E010	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E010	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,250	\$1,499	Fee Schedule	0.0005	0.0039
E010	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E010	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E010	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E010	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E010	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E010	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E010	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E010 E010	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032 0.0206
E010	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0316	0.0206
E010	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E010	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E010	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E010	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E010	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E010	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E010	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E010	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E010	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E010 E010	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E010	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0200
E010	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E010	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E010	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E010	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E010	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E010	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E010	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule	0.0096	0.0041
E010 E010	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule Fee Schedule	0.0008 0.0072	0.0322 0.0016
E010	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0010
E010	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E010	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E010	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E010	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E010	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E010	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E010	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E010	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249 \$1,240	UCR	0.1153	0.0013
E010 E010	Medium Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,240	UCR	0.0858	0.0033
E010	Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0128 0.0627	0.0257 0.0013
E010	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,499	UCR	0.0428	0.0013
E010	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E010	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E010	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E010	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E010	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E010	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E010	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	V Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	To	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E011	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E011	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E011	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E011 E011	High	0.000	1.000	1.000	1.000 0.990	0.000	1.000	\$1,000	\$1,249 \$1,240	Fee Schedule	0.0897	0.0016
E011	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E011	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E011	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E011	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E011	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E011	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E011	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E011	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E011 E011	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0044 0.0003	0.0048 0.0499
E011	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0433
E011	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.2552	0.0039
E011	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E011	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E011	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E011	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E011 E011	High High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR UCR	0.1271 0.0959	0.0013 0.0039
E011	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0039
E011	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E011	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E011	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E011	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E011	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E011	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E011 E011	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	Fee Schedule Fee Schedule	0.0707 0.0492	0.0017 0.0039
E011	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	Fee Schedule	0.0044	0.0055
E011	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E011	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E011	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E011	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E011	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0039
E011	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E011 E011	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0049 0.0032	0.0017 0.0039
E011	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0039
E011	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E011	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E011	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E011	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E011	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E011 E011	Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	UCR UCR	0.0316 0.0885	0.0206 0.0014
E011	Low Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249 \$1,249	UCR	0.0634	0.0014
E011	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E011	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E011	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E011	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E011	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E011	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E011 E011	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR UCR	0.0012 0.0065	0.0206 0.0014
E011	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0014
E011	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E011	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E011	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E011	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E011	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E011 E011	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0250 0.0019	0.0041 0.0322
E011	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	Fee Schedule	0.0151	0.0322
E011	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E011	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E011	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E011	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E011	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E011	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E011	Medium	0.000 0.000	1.000	0.610 0.000	0.990	0.000 0.000	1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0019	0.0041 0.0322
E011 E011	Medium Medium	0.000	1.000 1.000	1.000	0.600 1.000	0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	UCR	0.0000 0.2038	0.0322
E011	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.1626	0.0013
E011	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E011	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E011	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E011	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0257
E011	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,400	UCR	0.0627	0.0013
E011 E011	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR UCR	0.0428 0.0035	0.0033 0.0257
E011	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0237
E011	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	UCR	0.0213	0.0013
E011	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E011	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E011	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E011	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Coat	Crooter of IA	IN Prov. Coine	Creator of INI	J Pagia Caina	Creater of INI	N Major Caina	Current Blan	ON Benefit Max	Current Blan	Unlimited Max	OOP Max
Plan	Cost <u>Area</u>	From	IN Prev Coins <u>To</u>	Greater of INI From	To	From	N Major Coins <u>To</u>	From From	To	Current Plan OON Reimb	Adj Factor	Adj Factor
E012	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E012	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E012	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E012	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E012 E012	High ⊌igh	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E012	High High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	Fee Schedule	0.0070	0.0499
E012	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E012	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E012	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E012	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E012	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E012	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E012	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E012 E012	High ⊌igh	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E012	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.2552	0.0013
E012	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E012	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E012	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E012	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E012	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E012	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E012	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E012 E012	High High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0013 0.0039
E012	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500 \$1,500	\$1,999	UCR	0.0058	0.0400
E012	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E012	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E012	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E012	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E012	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E012	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E012	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E012 E012	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0158 0.0014	0.0039 0.0258
E012	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	Fee Schedule	0.0014	0.0238
E012	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0017
E012	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E012	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E012	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E012	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E012	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E012	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E012	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E012 E012	Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1688 0.1317	0.0014 0.0032
E012	Low Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.0316	0.0032
E012	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0014
E012	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0032
E012	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E012	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E012	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E012	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E012	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E012 E012	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR UCR	0.0133	0.0032
E012	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR	0.0012 0.0065	0.0206 0.0014
E012	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0014
E012	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E012	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E012	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E012	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E012	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E012	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E012 E012	Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,400	Fee Schedule	0.0019	0.0322 0.0016
E012	Medium Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0151 0.0096	0.0016
E012	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0098	0.0041
E012	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E012	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E012	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E012	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E012	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E012	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E012	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0 \$0	\$999 \$000	UCR	0.2038	0.0013
E012 E012	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1626 0.0475	0.0033 0.0257
E012	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0475	0.0257
E012	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249 \$1,249	UCR	0.0858	0.0013
E012	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0257
E012	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0013
E012	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0033
E012	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E012	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E012	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E012 E012	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR UCR	0.0017 0.0095	0.0257 0.0013
E012 E012	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0095	0.0013
E012	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0002	0.0055
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EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E013	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E013	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E013	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E013 E013	High	0.000	1.000	1.000	1.000 0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E013	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E013	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E013	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E013	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E013	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E013	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E013	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E013	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E013	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E013	High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E013 E013	High High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$0 \$0	\$999	UCR	0.2552	0.0013
E013	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0400
E013	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E013	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E013	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E013	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E013	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E013	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E013 E013	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0013 0.0039
E013	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0058	0.0039
E013	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E013	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E013	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E013	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E013	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E013	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E013	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E013	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E013	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E013 E013	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E013	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0039
E013	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E013	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E013	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E013	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E013	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E013	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E013	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E013 E013	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032
E013	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000	\$1,249	UCR	0.0316	0.0206 0.0014
E013	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E013	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E013	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E013	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E013	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E013	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E013	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E013	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E013	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E013 E013	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E013	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0200
E013	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E013	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E013	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E013	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E013	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E013	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E013	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule	0.0096	0.0041
E013 E013	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule Fee Schedule	0.0008 0.0072	0.0322 0.0016
E013	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0048	0.0010
E013	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E013	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E013	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E013	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E013	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E013	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E013	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E013	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249 \$1,240	UCR	0.1153	0.0013
E013 E013	Medium Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,240	UCR	0.0858	0.0033
E013	Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0128 0.0627	0.0257 0.0013
E013	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0013
E013	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E013	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E013	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E013	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E013	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E013	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E013	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	J Basic Coins	Greater of INN	Maior Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E014	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E014	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E014	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E014 E014	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E014	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E014	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E014	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E014	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E014	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E014	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E014	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E014	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E014	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E014 E014	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E014	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.2552	0.0013
E014	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E014	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E014	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E014	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E014	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E014	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E014	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E014 E014	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0013 0.0039
E014	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0058	0.0039
E014	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E014	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E014	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E014	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E014	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E014	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E014	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E014	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E014	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E014 E014	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E014	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,250	\$1,499	Fee Schedule	0.0005	0.0039
E014	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E014	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E014	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E014	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E014	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E014	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E014	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E014 E014	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032
E014	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000	\$1,249	UCR	0.0316	0.0206 0.0014
E014	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E014	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E014	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E014	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E014	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E014	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E014	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E014	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E014 E014	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E014	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E014	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0200
E014	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E014	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E014	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E014	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E014	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E014	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E014	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule	0.0096	0.0041
E014 E014	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule Fee Schedule	0.0008 0.0072	0.0322 0.0016
E014	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0010
E014	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E014	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E014	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E014	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E014	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E014	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E014	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E014	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249 \$1,240	UCR	0.1153	0.0013
E014 E014	Medium Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,240	UCR	0.0858	0.0033
E014 E014	Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0128 0.0627	0.0257 0.0013
E014	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0013
E014	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E014	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E014	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E014	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E014	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E014	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E014	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	J Basic Coins	Greater of INN	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E015	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E015	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E015	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E015 E015	High	0.000	1.000	1.000	1.000 0.990	0.000	1.000	\$1,000	\$1,249 \$1,240	Fee Schedule	0.0897	0.0016
E015	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E015	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E015	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E015	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E015	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E015	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E015	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E015	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E015	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E015	High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E015 E015	High High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$0 \$0	\$999	UCR	0.2552	0.0013
E015	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0400
E015	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E015	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E015	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E015	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E015	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E015	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E015 E015	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0013 0.0039
E015	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$1,500 \$1,500	\$1,999	UCR	0.0058	0.0039
E015	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E015	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E015	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E015	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E015	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E015	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E015	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E015	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E015	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E015 E015	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E015	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0039
E015	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E015	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E015	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E015	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E015	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E015	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E015	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E015	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032
E015 E015	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000	\$1,249	UCR	0.0316	0.0206 0.0014
E015	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E015	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E015	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E015	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E015	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E015	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E015	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E015	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E015	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E015 E015	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E015	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0200
E015	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E015	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E015	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E015	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E015	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E015	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E015	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule	0.0096	0.0041
E015 E015	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule Fee Schedule	0.0008 0.0072	0.0322 0.0016
E015	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0048	0.0010
E015	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E015	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E015	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E015	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E015	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E015	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E015	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E015	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249 \$1,240	UCR	0.1153	0.0013
E015 E015	Medium Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,240	UCR	0.0858	0.0033
E015 E015	Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0128 0.0627	0.0257 0.0013
E015	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0428	0.0013
E015	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E015	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E015	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E015	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E015	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E015	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E015	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	Maior Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E016	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E016	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E016	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E016	High	0.000	1.000	1.000	1.000 0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E016 E016	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E016	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0433
E016	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E016	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E016	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E016	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E016	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E016	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E016	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E016	High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E016 E016	High High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$0 \$0	\$999	UCR	0.2552	0.0013
E016	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E016	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E016	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E016	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E016	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E016	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E016	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E016	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E016	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E016 E016	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR UCR	0.0058 0.0298	0.0400 0.0013
E016	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E016	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E016	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E016	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E016	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E016	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E016	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E016	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E016	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E016 E016	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0063 0.0005	0.0039 0.0258
E016	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0238
E016	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E016	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E016	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E016	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E016	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E016	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E016	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E016	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E016	Low	0.000 0.000	1.000	1.000	1.000 0.990	0.000 0.000	1.000 1.000	\$1,000	\$1,249 \$1,249	UCR UCR	0.0885	0.0014 0.0032
E016 E016	Low Low	0.000	1.000 1.000	0.610 0.000	0.600	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.0634 0.0068	0.0032
E016	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E016	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E016	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E016	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E016	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E016	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E016	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E016	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E016	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999 \$999	UCR Foo Schodulo	0.0003	0.0206
E016 E016	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999	Fee Schedule Fee Schedule	0.0941 0.0677	0.0016 0.0041
E016	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E016	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E016	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E016	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E016	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E016	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E016	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E016	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E016 E016	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0048 0.0003	0.0041 0.0322
E016	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0016
E016	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E016	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E016	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E016	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E016	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E016	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E016	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E016	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000 \$1,050	\$1,249 \$1,400	UCR	0.0128	0.0257
E016 E016	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR UCR	0.0627 0.0428	0.0013 0.0033
E016	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499 \$1,499	UCR	0.0035	0.0033
E016	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0237
E016	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	UCR	0.0213	0.0013
E016	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E016	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E016	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E016	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Coat	Crooter of IA	IN Prov. Coine	Creater of INI	J Pagia Caina	Creater of INI	Mojor Coine	Current Blan C	ON Benefit Max	Current Blan	Unlimited Max	OOP Max
Plan	Cost <u>Area</u>	From	IN Prev Coins <u>To</u>	Greater of INI From	To	Greater of INI From	To	From	To	Current Plan OON Reimb	Adj Factor	Adj Factor
E017	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E017	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E017	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E017	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E017 E017	High ⊌igh	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E017	High High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	Fee Schedule	0.0070	0.0499
E017	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E017	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E017	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E017	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E017	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E017	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E017	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E017 E017	High ⊌igh	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E017	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.2552	0.0013
E017	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E017	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E017	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E017	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E017	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E017	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E017 E017	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E017	High High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0013 0.0039
E017	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E017	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E017	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E017	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E017	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E017	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E017	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E017	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E017 E017	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0158 0.0014	0.0039 0.0258
E017	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	Fee Schedule	0.0014	0.0236
E017	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0017
E017	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E017	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E017	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E017	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E017	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E017	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E017 E017	Low	0.000	1.000	0.000	0.600	0.000	1.000 1.000	\$2,000	\$999,999 \$999	Fee Schedule UCR	0.0000	0.0258
E017	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000	\$0 \$0	\$999	UCR	0.1688 0.1317	0.0014 0.0032
E017	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E017	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0014
E017	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0032
E017	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E017	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E017	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E017	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E017	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E017 E017	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0133 0.0012	0.0032 0.0206
E017	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0200
E017	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E017	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E017	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E017	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E017	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E017	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E017	Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0250	0.0041 0.0322
E017 E017	Medium Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	Fee Schedule	0.0019 0.0151	0.0322
E017	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0010
E017	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E017	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E017	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E017	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E017	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E017	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E017	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000 \$0	\$999,999	Fee Schedule	0.0000	0.0322
E017 E017	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.2038 0.1626	0.0013 0.0033
E017	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.0475	0.0033
E017	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0237
E017	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E017	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0257
E017	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0013
E017	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0033
E017	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E017	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E017 E017	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0213 0.0017	0.0033 0.0257
E017 E017	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR	0.0017	0.0257
E017	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0013
E017	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	Maior Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	<u>To</u>	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E018	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E018	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E018	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E018	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E018 E018	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249 \$1,240	Fee Schedule	0.0643 0.0070	0.0048
E018	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070	0.0499 0.0016
E018	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E018	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E018	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E018	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E018	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E018	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E018	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E018	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E018 E018	High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.3082 0.2552	0.0013 0.0039
E018	High High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0039
E018	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E018	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E018	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E018	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E018	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E018	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E018	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E018	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E018	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E018 E018	High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$2,000	\$999,999 \$999,999	UCR UCR	0.0298 0.0194	0.0013 0.0039
E018	High High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000 \$2,000	\$999,999	UCR	0.0194	0.0039
E018	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0400
E018	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E018	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E018	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E018	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E018	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E018	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E018	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0039
E018	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E018	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E018 E018	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0032 0.0001	0.0039 0.0258
E018	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500 \$2,000	\$999,999	Fee Schedule	0.0019	0.0238
E018	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0013	0.0017
E018	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E018	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E018	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E018	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E018	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0014
E018	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0032
E018	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E018	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E018	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E018	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR UCR	0.0023	0.0206
E018 E018	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0213 0.0133	0.0014 0.0032
E018	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0032
E018	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E018	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E018	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E018	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E018	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E018	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E018	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E018	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,240	Fee Schedule	0.0250	0.0041
E018 E018	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0019 0.0151	0.0322 0.0016
E018	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule	0.0096	0.0016
E018	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E018	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E018	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E018	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E018	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E018	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E018	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E018	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0 ***	\$999	UCR	0.2038	0.0013
E018	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$000	UCR	0.1626	0.0033
E018 E018	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	UCR UCR	0.0475 0.1153	0.0257 0.0013
E018	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.1153	0.0013
E018	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0055
E018	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0237
E018	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0033
E018	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E018	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E018	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E018	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E018	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E018 E018	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR UCR	0.0062 0.0005	0.0033 0.0257
LU10	wiculdill	0.000	1.000	0.000	0.000	0.000	1.000	ψ2,000	ψυσσ,σσσ	OUN	0.0003	0.0237

EHB	Cost	Greater of IN	IN Prev Coins	Greater of INI	N Basic Coins	Greater of INI	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	To	From From	To	From From	To	From	To	OON Reimb	Adj Factor	Adj Factor
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0070	0.0499
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0013
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.2552	0.0039
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E019	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E019	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E019	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0039
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0014
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0032
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E019	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E019	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E019	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E019	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	Fee Schedule	0.0677	0.0041
E019	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$1,000	\$999 \$1,240	Fee Schedule	0.0077	0.0322
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249 \$1,240	Fee Schedule	0.0381	0.0016
E019	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E019	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249 \$1,400	Fee Schedule	0.0019	0.0322
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule	0.0151	0.0016
E019 E019	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,400	Fee Schedule Fee Schedule	0.0096 0.0008	0.0041 0.0322
									\$1,499			
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule	0.0072	0.0016 0.0041
E019 E019	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0048 0.0003	0.0041
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E019 E019	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0019 0.0000	0.0041 0.0322
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000 \$0	\$999,999 \$999	UCR	0.0000	0.0322
E019	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR	0.2036	0.0013
E019	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999 \$999	UCR	0.1626	0.0033
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0475	0.0237
E019	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.1153	0.0013
E019	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.0858	0.0033
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR	0.0128	0.0257
E019	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0627	0.0013
E019	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0428	0.0033
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,499 \$1,999	UCR	0.0035	0.0237
E019		0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0326	0.0013
E019	Medium Medium	0.000	1.000	0.000	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0213	0.0033
E019	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR	0.0017	0.0257
E019	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0095	0.0013
E019	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0062	0.0033
LUIS	wediuiii	0.000	1.000	0.000	0.000	0.000	1.000	Ψ2,000	ψ555,555	oon	0.0003	0.0237

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E020	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E020	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E020	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E020	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E020 E020	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E020	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E020	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E020	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E020	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E020	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E020	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E020	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E020	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E020	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E020 E020	High High	0.000	1.000	0.610	1.000 0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR	0.2552	0.0013
E020	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0400
E020	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E020	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E020	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E020	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E020	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E020	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E020 E020	High	0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0013 0.0039
E020	High High	0.000 0.000	1.000	0.000	0.600	0.000	1.000	\$1,500 \$1,500	\$1,999	UCR	0.0058	0.0039
E020	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E020	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E020	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E020	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E020	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E020	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E020	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E020	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E020	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E020 E020	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E020	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0039
E020	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E020	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E020	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E020	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E020	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E020	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E020	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E020	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032
E020 E020	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000	\$1,249	UCR	0.0316	0.0206 0.0014
E020	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E020	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E020	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E020	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E020	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E020	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E020	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E020	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E020	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E020 E020	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E020	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0200
E020	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E020	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E020	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E020	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E020	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E020	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E020	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule	0.0096	0.0041
E020 E020	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule Fee Schedule	0.0008 0.0072	0.0322 0.0016
E020	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0048	0.0010
E020	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E020	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E020	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E020	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E020	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E020	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E020	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E020	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249 \$1,240	UCR	0.1153	0.0013
E020 E020	Medium Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,240	UCR	0.0858	0.0033
E020 E020	Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0128 0.0627	0.0257 0.0013
E020	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0428	0.0013
E020	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E020	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E020	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E020	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E020	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E020	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E020	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	Maior Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	To	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E021	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E021	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E021	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E021	High	0.000	1.000	1.000	1.000 0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E021 E021	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E021	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E021	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E021	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E021	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E021	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E021	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E021	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E021	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E021	High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E021 E021	High High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR	0.2552	0.0013
E021	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E021	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E021	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E021	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E021	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E021	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E021	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E021 E021	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0013 0.0039
E021	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$1,500 \$1,500	\$1,999	UCR	0.0058	0.0039
E021	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E021	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E021	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E021	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E021	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E021	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E021	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E021	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E021	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E021 E021	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E021	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,250	\$1,499	Fee Schedule	0.0005	0.0039
E021	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E021	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E021	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E021	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E021	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E021	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E021	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E021	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032
E021 E021	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000	\$1,249	UCR	0.0316	0.0206 0.0014
E021	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E021	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E021	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E021	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E021	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E021	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E021	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E021	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E021	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E021 E021	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E021	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0200
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E021	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E021	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E021	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E021	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule Fee Schedule	0.0096	0.0041
E021 E021	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule	0.0008 0.0072	0.0322 0.0016
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0010
E021	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E021	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E021	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E021	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E021	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E021	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249 \$1,240	UCR	0.1153	0.0013
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,240	UCR	0.0858	0.0033
E021 E021	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0128 0.0627	0.0257 0.0013
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,499	UCR	0.0428	0.0013
E021	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E021	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E021	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E021	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E021	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E021	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Coat	Crooter of IA	IN Prov. Coine	Creater of INI	J Pagia Caina	Creater of INI	N Major Caina	Current Blan C	ON Benefit Max	Current Blan	Unlimited Max	OOP Max
Plan	Cost <u>Area</u>	From	IN Prev Coins <u>To</u>	Greater of INI From	To	From	N Major Coins <u>To</u>	From From	To	Current Plan OON Reimb	Adj Factor	Adj Factor
E022	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E022	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E022	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E022	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E022	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E022	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0070	0.0499
E022	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E022 E022	High ⊎igh	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0300 0.0023	0.0048 0.0499
E022	High High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0023	0.0433
E022	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0010
E022	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E022	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E022	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E022	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E022	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0013
E022	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.2552	0.0039
E022	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E022	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E022	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E022	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249 \$1,400	UCR UCR	0.0449	0.0400
E022 E022	High High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.1271 0.0959	0.0013 0.0039
E022	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E022	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E022	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E022	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E022	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E022	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E022	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E022	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E022	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E022	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0 #1,000	\$999	Fee Schedule	0.0044	0.0258
E022	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E022 E022	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0158 0.0014	0.0039 0.0258
E022	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0014	0.0238
E022	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0017
E022	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E022	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E022	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E022	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E022	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E022	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E022	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E022	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E022	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032
E022 E022	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	UCR	0.0316	0.0206 0.0014
E022	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E022	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0002
E022	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E022	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E022	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E022	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E022	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E022	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E022	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E022	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E022 E022	Low Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	UCR Fee Schedule	0.0003 0.0941	0.0206 0.0016
E022	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	Fee Schedule	0.0677	0.0010
E022	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	Fee Schedule	0.0077	0.0041
E022	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E022	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E022	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E022	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E022	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E022	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E022 E022	Medium Medium	0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0072 0.0048	0.0016 0.0041
E022	Medium	0.000 0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999 \$1,999	Fee Schedule	0.0048	0.0041
E022	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E022	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E022	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E022	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E022	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E022	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E022	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E022	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E022	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000 \$1,250	\$1,249 \$1,400	UCR	0.0128	0.0257
E022 E022	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR UCR	0.0627 0.0428	0.0013 0.0033
E022	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0428	0.0033
E022	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0237
E022	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E022	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E022	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E022	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E022	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	V Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
<u>Plan</u>	Area	From	<u>To</u>	From From	To	From From	To	<u>From</u>	To	OON Reimb	Adj Factor	Adj Factor
E023	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E023	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E023	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E023	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E023	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E023 E023	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070 0.0449	0.0499 0.0016
E023	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule	0.0300	0.0018
E023	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0040
E023	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E023	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E023	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E023	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E023	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E023	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E023 E023	High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.3082 0.2552	0.0013 0.0039
E023	High High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0039
E023	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E023	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E023	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E023	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E023	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E023	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E023	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR UCR	0.0803	0.0013
E023 E023	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0571 0.0058	0.0039 0.0400
E023	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0038	0.0400
E023	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E023	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E023	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E023	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E023	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E023	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E023	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E023	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E023 E023	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E023	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0055
E023	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E023	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E023	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E023	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E023	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E023	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E023	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E023 E023	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032 0.0206
E023	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0316	0.0208
E023	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E023	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E023	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E023	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E023	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E023	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E023	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E023	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E023	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E023 E023	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E023	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E023	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E023	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E023	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E023	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E023	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E023	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E023 E023	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0096 0.0008	0.0041 0.0322
E023	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0008	0.0016
E023	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E023	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E023	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E023	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E023	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E023	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E023	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	UCR	0.1626	0.0033
E023	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$1,000	\$999 \$1.240	UCR	0.0475	0.0257
E023 E023	Medium Medium	0.000	1.000	1.000	1.000	0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR UCR	0.1153 0.0858	0.0013 0.0033
E023	Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.0858	0.0033
E023	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR	0.0128	0.0257
E023	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0033
E023	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E023	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E023	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E023	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E023	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E023	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E023	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Rasic Coins	Greater of INN	Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	To	From From	To	From	To	From	To	OON Reimb	Adj Factor	Adj Factor
E024	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$ 99 9	Fee Schedule	0.1704	0.0016
E024	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E024	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E024	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E024	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E024 E024	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070 0.0449	0.0499 0.0016
E024	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0010
E024	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E024	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E024	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E024	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E024	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E024	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E024	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E024 E024	High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.3082 0.2552	0.0013 0.0039
E024	High High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999 \$999	UCR	0.1040	0.0039
E024	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E024	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E024	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E024	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E024	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E024	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E024	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E024	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E024	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR UCR	0.0058	0.0400
E024 E024	High High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0298 0.0194	0.0013 0.0039
E024	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E024	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E024	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E024	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E024	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E024	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E024	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E024	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E024 E024	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0039
E024	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule Fee Schedule	0.0005 0.0049	0.0258 0.0017
E024	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0032	0.0017
E024	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E024	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E024	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E024	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E024	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E024	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E024	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E024	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR UCR	0.0885	0.0014
E024 E024	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.0634 0.0068	0.0032 0.0206
E024	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E024	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E024	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E024	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E024	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E024	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E024	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E024	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E024 E024	Low Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	UCR Fee Schedule	0.0003 0.0941	0.0206 0.0016
E024	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0010
E024	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	Fee Schedule	0.0077	0.0322
E024	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E024	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E024	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E024	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E024	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E024	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E024 E024	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0072 0.0048	0.0016 0.0041
E024	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E024	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E024	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E024	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E024	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E024	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E024	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E024	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E024	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E024 E024	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0128 0.0627	0.0257 0.0013
E024	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0627	0.0013
E024	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0055
E024	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0237
E024	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E024	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E024	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E024	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E024	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP May
Plan	Area	From	<u>To</u>	From	To	From	To	From	To	OON Reimb	Adj Factor	Adj Factor
E025	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E025	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E025	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E025	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E025 E025	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249 \$1,240	Fee Schedule	0.0643 0.0070	0.0048
E025 E025	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070	0.0499 0.0016
E025	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E025	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E025	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E025	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E025	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E025	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E025	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E025	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E025 E025	High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.3082 0.2552	0.0013 0.0039
E025	High High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0039
E025	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E025	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E025	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E025	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E025	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E025	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E025	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E025 E025	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0571 0.0058	0.0039 0.0400
E025	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E025	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E025	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E025	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E025	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E025	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E025	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E025	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E025	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E025 E025	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E025	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0039
E025	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E025	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E025	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E025	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E025	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E025	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E025	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E025 E025	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032 0.0206
E025	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0316	0.0206
E025	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E025	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E025	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E025	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E025	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E025	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E025	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E025	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E025	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E025 E025	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E025	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0200
E025	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E025	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E025	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E025	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E025	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E025	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E025 E025	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule	0.0096	0.0041
E025	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule Fee Schedule	0.0008 0.0072	0.0322 0.0016
E025	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0048	0.0010
E025	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E025	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E025	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E025	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E025	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E025	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E025	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E025	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249 \$1,240	UCR	0.1153	0.0013
E025 E025	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR UCR	0.0858 0.0128	0.0033 0.0257
E025 E025	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR	0.0128	0.0257
E025	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0013
E025	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E025	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E025	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E025	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E025	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E025	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E025	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Coat	Croster of IA	IN Prov. Coine	Creater of INI	Al Pagia Caina	Creater of INI	N Major Caina	Current Blon C	ON Benefit Max	Current Blon	Unlimited Max	OOP Max
Plan	Cost <u>Area</u>	From	IN Prev Coins <u>To</u>	Greater of INI From	To	From	N Major Coins <u>To</u>	From From	To	Current Plan OON Reimb	Adj Factor	Adj Factor
E026	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E026	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E026	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E026	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E026	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E026	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0070	0.0499
E026	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E026 E026	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0300 0.0023	0.0048 0.0499
E026	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0023	0.0433
E026	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E026	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E026	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E026	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E026	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E026	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0013
E026	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.2552	0.0039
E026	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$1,000	\$999 \$1.340	UCR	0.1040	0.0400
E026 E026	High High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,000	\$1,249 \$1,249	UCR UCR	0.1968 0.1567	0.0013 0.0039
E026	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E026	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E026	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E026	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E026	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E026	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E026	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E026	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E026	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E026 E026	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999 \$999	UCR	0.0016	0.0400
E026	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999	Fee Schedule Fee Schedule	0.0707 0.0492	0.0017 0.0039
E026	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E026	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E026	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E026	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E026	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E026	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0039
E026	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E026	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E026	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E026 E026	Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500 \$2,000	\$1,999 \$999,999	Fee Schedule Fee Schedule	0.0001 0.0019	0.0258 0.0017
E026	Low Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E026	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E026	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E026	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E026	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E026	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0014
E026	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0032
E026	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E026	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR UCR	0.0442	0.0014
E026 E026	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0294 0.0023	0.0032 0.0206
E026	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0023	0.0200
E026	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E026	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E026	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E026	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E026	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E026	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E026	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 *0	\$999	Fee Schedule	0.0677	0.0041
E026 E026	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	Fee Schedule Fee Schedule	0.0077 0.0381	0.0322 0.0016
E026	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0010
E026	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E026	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E026	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E026	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E026	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E026	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E026	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E026	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E026 E026	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0019 0.0000	0.0041 0.0322
E026	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000 \$0	\$999,999 \$999	UCR	0.2038	0.0322
E026	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E026	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E026	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E026	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E026	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0257
E026	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0013
E026	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	UCR	0.0428	0.0033
E026	Medium Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,500	\$1,499 \$1,999	UCR	0.0035	0.0257
E026 E026	Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0326 0.0213	0.0013 0.0033
E026	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999 \$1,999	UCR	0.0213	0.0033
E026	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0237
E026	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E026	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E027	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E027	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E027	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E027	High	0.000	1.000	1.000	1.000 0.990	0.000	1.000	\$1,000	\$1,249 \$1,240	Fee Schedule	0.0897	0.0016
E027 E027	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E027	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0433
E027	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E027	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E027	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E027	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E027	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E027	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E027	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E027	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E027 E027	High High	0.000	1.000	0.610	1.000 0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.2552	0.0013
E027	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0400
E027	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E027	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E027	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E027	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E027	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E027	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E027	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E027	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E027 E027	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,500 \$2,000	\$1,999 \$999,999	UCR UCR	0.0058 0.0298	0.0400 0.0013
E027	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E027	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E027	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E027	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E027	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E027	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E027	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E027	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E027	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E027 E027	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0063 0.0005	0.0039 0.0258
E027	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0238
E027	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E027	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E027	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E027	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E027	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E027	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E027	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E027	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E027 E027	Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR UCR	0.0885 0.0634	0.0014 0.0032
E027	Low Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249 \$1,249	UCR	0.0068	0.0032
E027	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E027	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E027	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E027	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E027	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E027	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E027	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E027	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E027	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999 \$999	UCR Foo Sobodulo	0.0003	0.0206
E027 E027	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999	Fee Schedule Fee Schedule	0.0941 0.0677	0.0016 0.0041
E027	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E027	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E027	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E027	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E027	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E027	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E027	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E027	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E027 E027	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0048 0.0003	0.0041 0.0322
E027	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0016
E027	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E027	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E027	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E027	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E027	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E027	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E027	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E027	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000 \$1,050	\$1,249 \$1,400	UCR	0.0128	0.0257
E027 E027	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR UCR	0.0627 0.0428	0.0013 0.0033
E027	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0035	0.0033
E027	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0336	0.0237
E027	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	UCR	0.0213	0.0013
E027	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E027	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E027	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E027	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	V Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	To	From	To	OON Reimb	Adj Factor	Adj Factor
E028	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E028	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E028	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E028	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E028	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E028 E028	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070 0.0449	0.0499 0.0016
E028	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0018
E028	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E028	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E028	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E028	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E028	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E028	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E028	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E028 E028	High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.3082 0.2552	0.0013 0.0039
E028	High High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0039
E028	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E028	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E028	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E028	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E028	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E028	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E028	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR UCR	0.0803	0.0013
E028 E028	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0571 0.0058	0.0039 0.0400
E028	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E028	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E028	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E028	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E028	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E028	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E028	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E028	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E028	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E028 E028	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E028	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0055
E028	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E028	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E028	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E028	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E028	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E028	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E028	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0 ***	\$999	UCR	0.1688	0.0014
E028 E028	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032 0.0206
E028	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0316	0.0206
E028	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E028	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E028	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E028	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E028	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E028	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E028	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E028	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E028	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E028 E028	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E028	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0200
E028	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E028	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E028	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E028	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E028	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E028	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E028 E028	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0096 0.0008	0.0041 0.0322
E028	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E028	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E028	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E028	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E028	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E028	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E028	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E028	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	UCR	0.1626	0.0033
E028	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$1,000	\$999 \$1.240	UCR	0.0475	0.0257
E028 E028	Medium Medium	0.000	1.000	1.000	1.000	0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR UCR	0.1153 0.0858	0.0013 0.0033
E028	Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.0858	0.0033
E028	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR	0.0128	0.0257
E028	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0033
E028	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E028	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E028	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E028	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E028	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E028	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E028	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INN	V Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	To	From	To	OON Reimb	Adj Factor	Adj Factor
E029	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E029	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E029	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E029	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E029	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E029 E029	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070 0.0449	0.0499 0.0016
E029	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0018
E029	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0040
E029	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E029	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E029	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E029	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E029	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E029	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E029	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0013
E029 E029	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 *0	\$999	UCR UCR	0.2552 0.1040	0.0039
E029 E029	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	UCR	0.1040	0.0400 0.0013
E029	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0013
E029	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E029	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E029	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E029	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E029	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E029	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E029	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E029	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E029 E029	High	0.000 0.000	1.000 1.000	0.610	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR UCR	0.0194 0.0016	0.0039 0.0400
E029	High Low	0.000	1.000	0.000 1.000	1.000	0.000	1.000	\$2,000 \$0	\$999 \$999	Fee Schedule	0.0707	0.0400
E029	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	Fee Schedule	0.0492	0.0017
E029	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E029	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E029	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E029	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E029	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E029	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0039
E029	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E029 E029	Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0049 0.0032	0.0017 0.0039
E029	Low Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0059
E029	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0230
E029	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E029	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E029	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E029	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E029	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E029	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0014
E029	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0032
E029 E029	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0068 0.0442	0.0206 0.0014
E029	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0014
E029	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E029	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E029	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E029	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E029	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E029	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E029	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E029	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E029 E029	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	Fee Schedule Fee Schedule	0.0677 0.0077	0.0041 0.0322
E029	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E029	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0010
E029	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E029	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E029	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E029	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E029	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E029	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E029	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E029	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E029 E029	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0019 0.0000	0.0041 0.0322
E029 E029	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000 \$0	\$999,999 \$999	UCR	0.2038	0.0322
E029	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.1626	0.0013
E029	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E029	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E029	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E029	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0257
E029	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0013
E029	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	UCR	0.0428	0.0033
E029 E029	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	UCR UCR	0.0035 0.0326	0.0257 0.0013
E029 E029	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0326	0.0013
E029	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0055
E029	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E029	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E029	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Basic Coins	Greater of INI	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	<u>To</u>	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E030	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E030	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E030	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E030	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E030 E030	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643 0.0070	0.0048
E030	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070	0.0499 0.0016
E030	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E030	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E030	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E030	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E030	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E030	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E030	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E030	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E030 E030	High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.3082 0.2552	0.0013 0.0039
E030	High High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0039
E030	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E030	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E030	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E030	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E030	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E030	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E030	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR UCR	0.0803	0.0013
E030 E030	High High	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0571 0.0058	0.0039 0.0400
E030	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E030	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E030	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E030	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E030	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E030	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E030	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E030	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E030	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E030 E030	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E030	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0039
E030	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E030	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E030	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E030	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E030	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E030	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E030	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E030 E030	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032 0.0206
E030	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0316	0.0206
E030	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E030	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E030	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E030	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E030	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E030	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E030	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E030	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E030	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E030 E030	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E030	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E030	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E030	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E030	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E030	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E030	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E030	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E030 E030	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0096 0.0008	0.0041 0.0322
E030	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E030	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E030	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E030	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E030	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E030	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E030	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E030	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	UCR	0.1626	0.0033
E030	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$1,000	\$999 \$1.240	UCR	0.0475	0.0257
E030 E030	Medium Medium	0.000	1.000	1.000	1.000	0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR UCR	0.1153 0.0858	0.0013 0.0033
E030	Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000	\$1,000	\$1,249 \$1,249	UCR	0.0858	0.0033
E030	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0128	0.0237
E030	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0033
E030	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E030	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E030	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E030	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E030	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E030	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E030	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	IN Prev Coins	Greater of INI	N Basic Coins	Greater of INN	N Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	<u>To</u>	From	<u>To</u>	OON Reimb	Adj Factor	Adj Factor
E031	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E031	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E031	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E031	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E031 E031	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	Fee Schedule Fee Schedule	0.0643 0.0070	0.0048 0.0499
E031	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E031	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0048
E031	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E031	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E031	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E031	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E031	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E031	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E031 E031	High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$2,000 \$0	\$999,999 \$999	Fee Schedule UCR	0.0003 0.3082	0.0499 0.0013
E031	High High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 \$0	\$999	UCR	0.2552	0.0013
E031	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	UCR	0.1040	0.0400
E031	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E031	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E031	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E031	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E031	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E031	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E031 E031	High	0.000	1.000	1.000 0.610	1.000 0.990	0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0803 0.0571	0.0013 0.0039
E031	High High	0.000 0.000	1.000 1.000	0.000	0.600	0.000 0.000	1.000	\$1,500 \$1,500	\$1,999	UCR	0.0058	0.0039
E031	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0400
E031	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E031	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E031	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E031	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E031	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E031	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E031	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E031	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E031 E031	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0097 0.0063	0.0017 0.0039
E031	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0039
E031	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E031	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E031	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E031	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E031	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E031	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E031	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E031 E031	Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	UCR UCR	0.1317 0.0316	0.0032 0.0206
E031	Low Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0316	0.0206
E031	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0014
E031	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E031	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E031	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E031	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E031	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E031	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E031	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E031	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR UCR	0.0065	0.0014
E031 E031	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	UCR	0.0043 0.0003	0.0032 0.0206
E031	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0200
E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E031	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E031	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E031	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E031	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499 \$1,400	Fee Schedule	0.0096	0.0041
E031 E031	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	Fee Schedule Fee Schedule	0.0008 0.0072	0.0322 0.0016
E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999	Fee Schedule	0.0048	0.0010
E031	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E031	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E031	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E031	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E031	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E031	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249 \$1,240	UCR	0.1153	0.0013
E031 E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,240	UCR	0.0858	0.0033
E031	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0128 0.0627	0.0257 0.0013
E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.0428	0.0013
E031	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E031	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E031	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E031	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E031	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E031	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Rasic Coins	Greater of INN	V Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	To	From	To	OON Reimb	Adj Factor	Adj Factor
E032	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E032	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E032	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E032 E032	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070 0.0449	0.0499 0.0016
E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0018
E032	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0040
E032	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E032	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E032	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E032	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E032	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0013
E032 E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	UCR UCR	0.2552 0.1040	0.0039
E032 E032	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	UCR	0.1040	0.0400 0.0013
E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0013
E032	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E032	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E032	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E032	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E032	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E032	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E032	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E032	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E032 E032	Low Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$0 \$0	\$999 \$999	Fee Schedule Fee Schedule	0.0707 0.0492	0.0017 0.0039
E032	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$0	\$999	Fee Schedule	0.0044	0.0059
E032	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E032	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E032	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E032	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E032	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0039
E032	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E032	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E032	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E032	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E032	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E032 E032	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0012 0.0000	0.0039 0.0258
E032	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0236
E032	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E032	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E032	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0014
E032	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0032
E032	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0068	0.0206
E032	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0014
E032	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E032	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E032	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E032 E032	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0133 0.0012	0.0032 0.0206
E032	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0200
E032	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E032	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E032	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E032	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0677	0.0041
E032	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0077	0.0322
E032	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0016
E032	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E032	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E032 E032	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0151 0.0096	0.0016 0.0041
E032	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule	0.0098	0.0041
E032	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E032	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E032	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E032	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E032	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0041
E032	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0322
E032	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E032	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0 ©0	\$999	UCR	0.1626	0.0033
E032	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0 \$1,000	\$999 \$1.240	UCR	0.0475	0.0257
E032 E032	Medium Medium	0.000	1.000	1.000	1.000	0.000	1.000 1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR UCR	0.1153 0.0858	0.0013 0.0033
E032 E032	Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR	0.0858	0.0033
E032	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,250	\$1,499	UCR	0.0128	0.0237
E032	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0033
E032	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0035	0.0257
E032	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0326	0.0013
E032	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0033
E032	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0017	0.0257
E032	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E032	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E032	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Coat	Croster of IA	IN Prov. Coine	Creater of INI	Al Pagia Caina	Creater of INI	N Major Caina	Current Blon C	ON Benefit Max	Current Blan	Unlimited Max	OOP Max
Plan	Cost <u>Area</u>	From	IN Prev Coins <u>To</u>	Greater of INI From	To	From From	N Major Coins <u>To</u>	From	To	Current Plan OON Reimb	Adj Factor	Adj Factor
E033	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E033	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E033	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E033	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E033	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E033	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0070	0.0499
E033	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0449	0.0016
E033 E033	High ⊎igh	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	Fee Schedule Fee Schedule	0.0300 0.0023	0.0048 0.0499
E033	High High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0023	0.0499
E033	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0010
E033	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E033	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E033	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E033	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E033	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0013
E033	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.2552	0.0039
E033	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.1040	0.0400
E033	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1968	0.0013
E033	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0039
E033	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249 \$1,400	UCR UCR	0.0449	0.0400
E033 E033	High High	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,250 \$1,250	\$1,499 \$1,499	UCR	0.1271 0.0959	0.0013 0.0039
E033	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0039
E033	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E033	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E033	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E033	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E033	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0194	0.0039
E033	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0016	0.0400
E033	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0707	0.0017
E033	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E033	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E033	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E033	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E033 E033	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0014 0.0097	0.0258 0.0017
E033	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0017
E033	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E033	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0049	0.0017
E033	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0032	0.0039
E033	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0258
E033	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0017
E033	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E033	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E033	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E033	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E033	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0 #1,000	\$999	UCR	0.0316	0.0206
E033	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000 \$1,000	\$1,249 \$1,249	UCR UCR	0.0885	0.0014
E033 E033	Low Low	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$1,000	\$1,249 \$1,249	UCR	0.0634 0.0068	0.0032 0.0206
E033	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0442	0.0200
E033	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0032
E033	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E033	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E033	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E033	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E033	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E033	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E033	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E033 E033	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0 \$0	\$999 \$999	Fee Schedule Fee Schedule	0.0941	0.0016
E033	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$0 \$0	\$999	Fee Schedule	0.0677 0.0077	0.0041 0.0322
E033	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0381	0.0322
E033	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0041
E033	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E033	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E033	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E033	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E033	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E033	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E033	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0003	0.0322
E033	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0027	0.0016
E033 E033	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0019 0.0000	0.0041 0.0322
E033	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0322
E033	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E033	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E033	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E033	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E033	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0257
E033	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0013
E033	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0428	0.0033
E033	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250 \$1,500	\$1,499 \$1,000	UCR	0.0035	0.0257
E033 E033	Medium Medium	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR UCR	0.0326 0.0213	0.0013 0.0033
E033	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999 \$1,999	UCR	0.0213	0.0033
E033	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0237
E033	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E033	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

EHB	Cost	Greater of IN	N Prev Coins	Greater of INI	N Rasic Coins	Greater of INI	V Major Coins	Current Plan O	ON Benefit Max	Current Plan	Unlimited Max	OOP Max
Plan	Area	From	<u>To</u>	From	To	From	To	From	To	OON Reimb	Adj Factor	Adj Factor
E034	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.1704	0.0016
E034	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.1331	0.0048
E034	High	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0322	0.0499
E034	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0897	0.0016
E034	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0643	0.0048
E034 E034	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	Fee Schedule Fee Schedule	0.0070 0.0449	0.0499 0.0016
E034	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0300	0.0018
E034	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0023	0.0499
E034	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0217	0.0016
E034	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0135	0.0048
E034	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0013	0.0499
E034	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0067	0.0016
E034	High	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0044	0.0048
E034	High	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0003	0.0499
E034	High	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.3082	0.0013
E034 E034	High	0.000	1.000	0.610	0.990	0.000	1.000	\$0 *0	\$999	UCR UCR	0.2552	0.0039
E034 E034	High High	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$0 \$1,000	\$999 \$1,249	UCR	0.1040 0.1968	0.0400 0.0013
E034	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.1567	0.0013
E034	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0449	0.0400
E034	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.1271	0.0013
E034	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0959	0.0039
E034	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0166	0.0400
E034	High	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0803	0.0013
E034	High	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0571	0.0039
E034	High	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0058	0.0400
E034	High	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0298	0.0013
E034 E034	High	0.000 0.000	1.000 1.000	0.610	0.990	0.000 0.000	1.000 1.000	\$2,000	\$999,999 \$999,999	UCR UCR	0.0194 0.0016	0.0039 0.0400
E034	High Low	0.000	1.000	0.000 1.000	0.600 1.000	0.000	1.000	\$2,000 \$0	\$999 \$999	Fee Schedule	0.0707	0.0400
E034	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	Fee Schedule	0.0492	0.0039
E034	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	Fee Schedule	0.0044	0.0258
E034	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0251	0.0017
E034	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0158	0.0039
E034	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0014	0.0258
E034	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0097	0.0017
E034	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0063	0.0039
E034	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0005	0.0258
E034 E034	Low	0.000 0.000	1.000 1.000	1.000 0.610	1.000 0.990	0.000 0.000	1.000 1.000	\$1,500 \$1,500	\$1,999 \$1,999	Fee Schedule Fee Schedule	0.0049 0.0032	0.0017 0.0039
E034	Low Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0001	0.0059
E034	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0019	0.0230
E034	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0012	0.0039
E034	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	Fee Schedule	0.0000	0.0258
E034	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.1688	0.0014
E034	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1317	0.0032
E034	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0316	0.0206
E034	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.0885	0.0014
E034	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0634	0.0032
E034 E034	Low Low	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,000 \$1,250	\$1,249 \$1,499	UCR UCR	0.0068 0.0442	0.0206 0.0014
E034	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	UCR	0.0294	0.0014
E034	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	UCR	0.0023	0.0206
E034	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0014
E034	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	UCR	0.0133	0.0032
E034	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0012	0.0206
E034	Low	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0065	0.0014
E034	Low	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0043	0.0032
E034	Low	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0003	0.0206
E034	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	Fee Schedule	0.0941	0.0016
E034	Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000	1.000 1.000	\$0 \$0	\$999 \$999	Fee Schedule	0.0677	0.0041 0.0322
E034 E034	Medium Medium	0.000	1.000	1.000	1.000	0.000 0.000	1.000	\$1,000	\$999 \$1,249	Fee Schedule Fee Schedule	0.0077 0.0381	0.0322
E034	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0250	0.0010
E034	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	Fee Schedule	0.0019	0.0322
E034	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0151	0.0016
E034	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0096	0.0041
E034	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,250	\$1,499	Fee Schedule	0.0008	0.0322
E034	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0072	0.0016
E034	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500	\$1,999	Fee Schedule	0.0048	0.0041
E034	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999 \$999,999	Fee Schedule	0.0003	0.0322
E034 E034	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule	0.0027	0.0016
E034 E034	Medium Medium	0.000 0.000	1.000 1.000	0.610 0.000	0.990 0.600	0.000 0.000	1.000 1.000	\$2,000 \$2,000	\$999,999 \$999,999	Fee Schedule Fee Schedule	0.0019 0.0000	0.0041 0.0322
E034	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$0	\$999	UCR	0.2038	0.0013
E034	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$0	\$999	UCR	0.1626	0.0033
E034	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$0	\$999	UCR	0.0475	0.0257
E034	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,000	\$1,249	UCR	0.1153	0.0013
E034	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,000	\$1,249	UCR	0.0858	0.0033
E034	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,000	\$1,249	UCR	0.0128	0.0257
E034	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$1,250	\$1,499	UCR	0.0627	0.0013
E034	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,250 \$1,250	\$1,499 \$1,400	UCR	0.0428	0.0033
E034 E034	Medium Medium	0.000 0.000	1.000 1.000	0.000 1.000	0.600 1.000	0.000 0.000	1.000 1.000	\$1,250 \$1,500	\$1,499 \$1,999	UCR UCR	0.0035 0.0326	0.0257 0.0013
E034 E034	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$1,500 \$1,500	\$1,999 \$1,999	UCR	0.0326	0.0013
E034	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$1,500	\$1,999	UCR	0.0213	0.0055
E034	Medium	0.000	1.000	1.000	1.000	0.000	1.000	\$2,000	\$999,999	UCR	0.0095	0.0013
E034	Medium	0.000	1.000	0.610	0.990	0.000	1.000	\$2,000	\$999,999	UCR	0.0062	0.0033
E034	Medium	0.000	1.000	0.000	0.600	0.000	1.000	\$2,000	\$999,999	UCR	0.0005	0.0257

SERFF Tracking #: GARD-129116497 State Tracking #: Company Tracking #:

State: District of Columbia Filing Company: The Guardian Life Insurance Company of America

TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental

Product Name: 1/1/14 DC Dental Rate Calc Filing

Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/15/2013		Supporting Document	Actuarial Memorandum	07/30/2013	Act Memo - AdultChild _CO-DC-DE-MD-ND-NH-NV-NY-VTpdf (Superceded)
07/15/2013		Supporting Document	Actuarial Memorandum and Certifications	07/30/2013	

Actuarial Memorandum

Re: The Guardian's 1/1/14 Adult/Child Dental Manual Rates for Out-of-State Groups Guardian Filing Reference #: DENT-AdultChild-201401

Overview

Effective 1/1/2014, Guardian will implement an adult/child dental rate calculation to more accurately price its dental product enhancements, which include or complement pediatric dental services covered under essential health benefits. The overall structure of the adult/child dental rate calculation will be similar to the structure used for our existing dental product, which uses and employee/dependent structure.

Dependent rating factors used for our existing dental product is currently a composite of spouse and child(ren) factors. For our dental product enhancements, the adult rating factors will be a composite of employees and spouses while child(ren) factors will be priced separately.

Adult and child claim costs will be adjusted explicitly for fixed case expenses as well as variable expenses based on case size and premium volume. This is in contrast to the rate calculation used for our existing dental product, which develops adjustments without an explicit breakdown of fixed and variable expenses. Such differences in expenses are accounted for in a single adjustment, Size Discount Factors (Line 996), of the rate calculation used for our existing dental product.

Lines 31A through 31G are being added to the dental rate calculation to calculate the incremental cost of including coverage our Greater Of dental product enhancement concept to child(ren) rates. These new lines account for the additional cost of including pediatric dental services at a reimbursement level that, at a minimum, complies with state-defined pediatric dental cost-sharing provisions. Some examples are removing annual maximums, incorporating an out-of-pocket maximum, and covering medically necessary orthodontia.

This actuarial memorandum is exclusive of any pending rate filings for our existing dental product. The adult/child rate calculation will have **no impact** to our existing dental block of business.

The remainder of this memorandum walks through each line in the adult/child calculation and highlighting any differences from the existing employee/dependent structure. For new lines added to the rate calculation, no comparison will be made to the existing calculation.

New Calculation – Line-by-Line Description

Line 1A – Dental Base Rates

This line is similar to Line 1A used for our existing dental product, except for the differences mentioned below:

• Under the employee/dependent structure, we list a single set of preventive/basic/major base rates for various deductibles. These factors also vary based on whether or not the deductible is waived for preventive or preventive & basic services.

• Under the adult/child structure, we will list separate adult and child preventive/basic/major starting claims costs for various deductibles. These factors will also vary based on whether or not the deductible is waived for preventive or preventive & basic services.

Line 1B – Split Deductible Base Rates

This line is similar to Line 1B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of preventive/basic/major base rates for various deductible combinations.
- Under the adult/child structure, we will list separate adult and child preventive/basic/major starting claims costs for various deductible combinations.

Line 1C – Dental Coinsurance Adjustment Factors

This line will have the same structure and factors as Line 1C, which is used for our existing dental product. Factors will not vary between adult and child.

Line 1D - Orthodontia Base Rates

This line will have the same structure and factors as Line 1D, which is used for our existing dental product.

Line 2A – Dental Maximum Benefit Factors

This line is similar to Line 2A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of maximum benefit factors that also vary by cost region.
- Under the adult/child structure, we will list separate adult and child maximum benefit factors that will also vary by cost region.

Line 2B - Orthodontia Maximum Benefit Factors

This line will have the same structure and factors as Line 2B, which is used for our existing dental product.

Line 2D – Exempt Preventive Factors

This line is similar to Line 2D used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of exempt preventive factors that vary by annual maximum.
- Under the adult/child structure, we will list separate adult and child exempt preventive factors that will vary by annual maximum.

Line 3A – Area Factors

This line will have the same structure as Line 3A, which is used for our existing dental product. Factors will not vary between adult and child.

Line 3B – Deductible Area Factors

This line is similar to Line 3B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of deductible area factors for various area factor ranges.
- Under the adult/child structure, we will list separate adult and child deductible area factors for various area factors ranges.

Line 4A – Dental Renewal Factor

This line will have the same factor as Line 4A, which is used for our existing dental product. The factor will not vary between adult and child.

Line 4B - Orthodontia Renewal Factor

This line will have the same factor as Line 4B, which is used for our existing dental product. The factor will not vary between adult and child.

Line 4C – Cosmetic Renewal Factor

This line will have the same factor as Line 4C, which is used for our existing dental product. The factor will not vary between adult and child.

Line 5 – Industry Factors

This line will have the same structure and factors as Line 5, which is used for our existing dental product. Factors will not vary between adult and child.

Line 6A1 – Non-Contributory Factor

This line will have the same factor as Line 6A1, which is used for our existing dental product. Factors will not vary between adult and child.

Line 6A2 – Contributory Factors

This line will have the same structure and factors as Line 6A2, which is used for our existing dental product. Factors will not vary between adult and child.

Line 6B – Voluntary Orthodontia Load

This line will have the same factor as Line 6B, which is used for our existing dental product. The factor will not vary between adult and child.

Line 7 – Secular Trend Factor

This line will have the same factor as Line 7, which is used for our existing dental product. The factor will not vary between adult and child.

Line 8 – Age/Sex Factors

This line is similar to Line 8 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list separate male employee, female employee, and dependent age factors that also vary by zip code.
- Under the adult/child structure, we will list a single set of male adult and female adult age factors that will not vary by zip code. The child factor will be set to 1.000.

Line 9 – Not Applicable

There is no Line 9 in our existing dental product. Line 9 will not be added to the adult/child calculation.

Line 10A – Dependent Adjustment Factors

This line is similar to Line 10A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of preventive/basic/major dependent adjustment factors for various deductibles. These factors also vary based on whether or not the deductible is waived for preventive or preventive & basic services.
- Under the adult/child structure, both the adult and child factors will be set to 1.000.

Line 10B – Split Deductible Dependent Adjustment Factors

This line is similar to Line 10B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of preventive/basic/major dependent adjustment factors for various deductible combinations.
- Under the adult/child structure, both the adult and child factors will be set to 1.000.

Line 10C – Dependent Coinsurance Adjustment Factors

This line is similar to Line 10B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of preventive/basic/major dependent coinsurance adjustment factors.
- Under the adult/child structure, both the adult and child factors will be set to 1.000.

Line 11 – Adjustments to Have Deductible Apply for a Maximum of Two Times per Family

This line is similar to Line 11 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of dependent adjustment factors for having a two times per family maximum on deductibles. These factors also vary based on whether or not the deductible is waived for preventive or preventive & basic services.
- Under the adult/child structure, we will list a single set of adjustment factors for having a two times per family maximum on deductibles. These factors will also vary based on whether or not the deductible is waived for preventive or preventive & basic services.

Line 12 – Factors for Dental without Medical Coverage

This line will have the same structure and factors as Line 12, which is used for our existing dental product. Factors will not vary between adult and child.

Line 13 – Adjustments for Starter Dental Plan

This line is similar to Line 13 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list separate employee and dependent adjustment factors for starter dental plans. These factors also vary based on whether or not the deductible is waived for preventive or preventive & basic services.
- Under the adult/child structure, we will list a single set of adjustment factors for starter dental plans. These factors will also vary based on whether or not the deductible is waived for preventive or preventive & basic services.

Line 14A – PPO Factors

This line is similar to Line 14A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of PPO factors for various networks and plan designs. These factors also include maximum benefit adjustments that vary by case size and whether or not coverage is provided in the major service category.
- Under the adult/child structure, we will list separate adult and child PPO factors for various networks and plan designs. These factors will also include maximum benefit adjustments that vary by case size and whether or not coverage is provided in the major service category.

Line 14B – Out of Network Plus Factor

This line will have the same factor as Line 14B, which is used for our existing dental product. The factor will not vary between adult and child.

Line 15A – Adjustment Factors for DentalGuard Plans

This line is similar to Line 15A used for our existing dental product, except for the differences mentioned below:

• Under the employee/dependent structure, we list separate employee and dependent adjustment factors for DentalGuard plans.

• Under the adult/child structure, we will list separate adult and child adjustment factors for DentalGuard plans.

Line 15B – Adjustment Factors for DentalGuard Options

This line is similar to Line 15B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list separate employee and dependent adjustment factors for DentalGuard options.
- Under the adult/child structure, we will list separate adult and child adjustment factors for DentalGuard options.

Line 15C1 – Indemnity Discount Adjustment Factor

This line will have the same structure as Line 15C1, which is used for our existing dental product. The adjustment factor will not vary between adult and child.

Line 15C2 – PPO Discount Adjustment Factors

This line will have the same structure and factors as Line 15C2, which is used for our existing dental product. Factors will not vary between adult and child.

Line 16A – Dental Morbidity Factors

This line will have the same structure and factors as Line 16A, which is used for our existing dental product. Factors will not vary between adult and child.

Line 16B – Orthodontia Morbidity Factors

This line will have the same structure and factors as Line 16B, which is used for our existing dental product.

Line 17 – Adjustment for Adult Orthodontia

This line is similar to Line 17 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list separate employee and dependent adjustments for adult orthodontia.
- Under the adult/child structure, we will list a single adjustment for adult orthodontia to be applied to the adult calculation. The child factor will be set to 1.000.

Line 18 – Participation Factors

This line will have the same structure and factors as Line 18, which is used for our existing dental product. Factors will not vary between adult and child.

Line 19 – Non-Transfer Factors

This line will have the same structure and factors as Line 19, which is used for our existing dental product. Factors will not vary between adult and child.

Line 20A1 – Dental Deferred Service Factors

This line is similar to Line 20A1 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of dental deferred service factors for various service types. These factors also vary by the length of deferral, applicable employee category, duration, and case size.
- Under the adult/child structure, we will list separate adult and child dental deferred service factors for various service types. These factors will also vary by the length of deferral, applicable employee category, duration, and case size.

Line 20A2 – Out of Network Dental Deferred Service Factors

This line is similar to Line 20A2 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of out of network dental deferred service factors for various service types. These factors also vary by applicable employee category and duration.
- Under the adult/child structure, we will list separate adult and child out of network dental deferred service factors for various service types. These factors will also vary by applicable employee category and duration.

Line 20B1 – Orthodontia Deferred Service Factors

This line will have the same structure and factors as Line 20B1, which is used for our existing dental product.

Line 20B2 – Out of Network Orthodontia Deferred Service Factors

This line will have the same structure and factors as Line 20B2, which is used for our existing dental product.

Line 21 – Dual Choice Factors

This line will have the same structure and factors as Line 21, which is used for our existing dental product. Factors will not vary between adult and child.

Line 22 – Tied to Medical Factors

This line will have the same structure and factors as Line 22, which is used for our existing dental product. Factors will not vary between adult and child.

Line 23 – Buy-Up Plan Factors

This line will have the same structure and factors as Line 23, which is used for our existing dental product. Factors will not vary between adult and child.

Line 24A – Incentive Plan Factors

This line is similar to Line 24A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of factors for various plans. These factors also vary by duration, whether or not there was prior coverage, and whether or not a preventive service is required.
- Under the employee/dependent structure, we will list separate adult and child factors for various plans. These factors will also vary by duration, whether or not there was prior coverage, and whether or not a preventive service is required.

Line 24B – Maximum Rollover Factors

This line is similar to Line 24B used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of factors for various plans. These factors also vary by annual maximum and duration.
- Under the employee/dependent structure, we will list separate adult and child factors for various plans. These factors also vary by annual maximum and duration.

Line 25 – Rate Guarantee Factors

This line will have the same structure and factors as Line 25, which is used for our existing dental product. Factors will not vary between adult and child.

Line 26 – Open Enrollment Factor

This line will have the same factor as Line 26, which is used for our existing dental product. The factor will not vary between adult and child.

Line 27 - Optional TMJ Factor

This line will have the same factor as Line 27, which is used only in specific states for our existing dental product. The factor will not vary between adult and child.

Line 28A – Dental Dependent Age Limit Factors

This line is similar to Line 28A used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of dental dependent age limit factors for various states.
- Under the adult/child structure, we will list a single set of child dental dependent age limit factors for various states. The adult factor will be set to 1.000.

Line 28B – Orthodontia Dependent Age Limit Factor

This line will have the same factor as Line 28B, which is used for our existing dental product.

Line 29 – Not Applicable

There is no Line 29 in our existing dental product. Line 29 will not be added to the adult/child calculation.

Line 30 – Implant Factors

This line is similar to Line 30 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of implant factors for various annual maximums. These factors also vary based on case size.
- Under the adult/child structure, we will list separate adult and child implant factors for various annual maximums. These factors will also vary based on case size.

Line 31 – Healthcare Reform Adjustment Factors

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

- The purpose of this line is to account for the total cost of including pediatric dental services in our existing dental product.
- Under the adult/child structure, the sum of Lines 31A through 31G will be added to 1.000 to calculate the Line 31 child factors. The adult factor will be set to 1.000.

Line 31A – Unlimited Max Adjustment Factors

EHB requires that we do not limit our claim reimbursement for children (i.e. no Annual Maximum). The impact of this will vary by the plan type richness. Therefore, our adjustment factor will vary by coinsurance level, current Annual Maximum, Out-of-Network reimbursement level, and cost area (e.g. removing the maximum has more of an impact in a high cost area). We determined the load based on the percentage of additional child claims that would have previously not been covered due to the Annual Maximum being exceeded. To measure this, we used Guardian Market Basket data and claim probability distributions per a Consulting Firm's Rate Manual.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child unlimited max adjustment factors for various preventive/basic/major coinsurance combinations. These factors will also vary based on cost region, EHB plan design, annual maximum, and out of network reimbursement level (fee schedule vs. UCR).

Line 31B – Out of Pocket Maximum Adjustment Factors

EHB requires that we have an Out-of-Pocket Maximum for children to cap their In-Network claims. The impact of this will vary by the plan type richness. Therefore, our adjustment will vary by coinsurance level, Annual Maximum, Out-of-Pocket Maximum, Out-of-Network reimbursement level, and cost area (e.g. more children will reach the Out-of-Pocket Maximum in a high cost area). We determined the load based on the percentage of additional child claims that would now be covered due to the child reaching their Out-of-Pocket Maximum. This factor also accounts for the fact that children utilizing Medically Necessary Orthodontia services will reach their Out-of-Pocket Maximum and have their non-Orthodontia claims covered at 100%. To measure this, we used Guardian Market Basket data and claim probability distributions per a Consulting Firm's Rate Manual.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child out of pocket maximum adjustment factors for various preventive/basic/major coinsurance combinations. These factors will also vary based on cost region, EHB plan design, annual maximum, and out of network reimbursement level (fee schedule vs. UCR).

Line 31C – Medically Necessary Orthodontia Adjustment Factors

The Medically Necessary Orthodontia adjustment varies by state and Out-of-Pocket Maximum of the plan.

This line will be added for our dental products enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child medically necessary orthodontia adjustment factors for various out of pocket maximums. These factors will also vary based on state and be divided by the child rate produced from Lines 1A through 30.

Line 31D - No Major and Preventive Only Adjustment Factors

Our existing dental product is generally going to be richer than the EHB plan design. However, this won't be true if the existing plan design does not cover Basic and/or Major services. Since the claims will then be paid at the EHB coinsurance level, we need to increase the rates of the existing plan design. These loads will vary based on the Basic and Major coinsurance levels of the EHB plan design. We used Guardian Market Basket data to determine the load based on the percentage of additional Child claims that would be covered with the inclusion of the EHB plan design.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child no major and preventive only adjustment factors for various EHB plan designs.

Line 31E – HCR Adjustment Factors for DentalGuard Options

There are instances where the existing dental product has certain DG Options (see Line 15B) that make it leaner than the EHB plan. For example, the existing plan design might move services to

Major while the EHB plan covers them in Basic. If the Basic coinsurance for the EHB plan is greater than the Major coinsurance for the existing plan design, then rates need to be increased. Adjustments are potentially needed if the existing plan design includes Line 15B DG Options F1, F2, F3, G, H, I1, I2, or I3 (those that move Endo, Perio, and/or Complex Oral to Major).

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

- Under the adult/child structure, we will list a single set of child HCR adjustment factors for DentalGuard options.
- Indemnity and PPO discount adjustment factors will be applied similar to Lines 15C1 and 15C2 above, which will have the same structure and factors as those used for our existing dental product.

Line 31F – Deductible Adjustment Factors

There are instances where the deductible is higher (leaner) in the existing plan product than in the HCR plan. If so, we must increase the rates on the existing plan design to reflect the fact that the member will be paying a smaller portion of the total claims. These adjustment factors are based on the deductible relativities in our current rate manual.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will list a single set of child deductible adjustment factors for various deductible combinations for the underlying and EHB plan designs.

Line 31G – Deferred Services Adjustment Factors

There are instances where the existing dental product has services deferred (e.g. Endo, Perio, Complex Oral). Since the EHB plans do not defer services, we will no longer require the waiting period on the existing plan design. As such, we must remove the Deferred Services discount that was calculated in Line 20 for the existing plan design.

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

• Under the adult/child structure, we will divide out the Line 20A1 dental deferred service child factor from 1.000 to calculate the child deferred services adjustment factor.

Line 32 – Cosmetic Orthodontia Adjustment Factors

This line will be added for our dental product enhancements, which include or complement pediatric dental services covered under essential health benefits.

- The purpose of this line is to account for the cost of covering the cosmetic orthodontia since medically necessary orthodontia is a covered pediatric dental service.
- Under the adult/child structure, we will list a single set of child cosmetic orthodontia adjustment factors for various states.

Lines 33 through 90 – Not Applicable

There are no Lines 33 through 90 in our existing dental product. Lines 33 through 90 will not be added to the adult/child calculation.

Line 91A1 – Dental Split Dependent 4-Tier Factors

This methodology for this line is a change from Line 91A1 used for our existing dental product where the differences for each of our dental product enhancements are outlined below:

Greater Of Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 4-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 4-tier adjustments into the following components:

1. Adult conversion factor

- Employee and Spouse conversion factors will be applied to the adult rate produced from Lines 1A through 31 to calculate EE Only and EE + SP rates.
- A 19+ Child conversion factor will be applied to the adult rate produced from Lines 1A through 31 to calculate a 19+ Child rate.

2. # of Children per child unit

- The # of Children per child unit will be applied to the child rates produced from Lines 1A through 31 and the 19+ Child rate produced from component #1. These factors will also vary based on rating tier.
- This will result in a <19 CH rate and a 19+ CH rate by rating tier.

3. Spouse/Child weight

- <19 and 19+ Child weights by rating tier will be applied to <19 and 19+ CH rates produced from component #2. The result is CH rates that incorporate all covered children.
- The CH rate from the third rating tier will be added to the EE Only rate produced from component #1 to calculate an EE + CH rate. Similarly, the CH rate from the fourth rating tier will be added to the EE + SP rate to calculate a FAMILY rate.

Wrap Adult Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 4-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 4-tier adjustments into the following components:

1. Adult conversion factor

- Employee and Spouse conversion factors will be applied to the adult rate produced from Lines 1A through 30 to calculate EE Only and EE + SP rates.
- A 19+ Child conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a 19+ Child rate.

2. # of Children per child unit

- The # of Children per child unit will be applied to the 19+ Child rate produced from component #1, resulting in a 19+ CH rate. These factors will also vary based on rating tier.
- The CH rate from the third rating tier will be added to the EE Only rate produced from component #1 to calculate an EE + CH rate. Similarly, the CH rate from the fourth rating tier will be added to the EE + SP rate to calculate a FAMILY rate.

Wrap Minor Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 4-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 4-tier adjustments into the following components:

1. Adult conversion factor

- Employee and Spouse conversion factors will be applied to the adult rate produced from Lines 1A through 30 to calculate EE Only and EE + SP rates.

2. Wrap Minor adjustment factor

- A Wrap Minor adjustment factor varying by state and cost-sharing provisions will be applied to the child rates produced from Lines 1A through 30.
- The resulting rates will account for the cost of excluding Preventive services already embedded in a major medical policy where pediatric dental services are covered under essential health benefits.

3. # of Children per child unit

- The # of Children per child unit will be applied to the child rates produced from component #2, resulting in a CH rate. These factors will also vary based on rating tier.

4. Spouse/Child weight

- A <19 Child weight by rating tier will be applied to the CH rates produced from component #3.
- The resulting rates from the third rating tier will be subtracted from the comprehensive EE + CH rate to calculate a Wrap Minor EE + CH rate. Similarly, the resulting rate from the fourth rating tier will be subtracted from the comprehensive FAMILY rate to calculate a Wrap Minor FAMILY rate.

Line 91A2 – Dental Split Dependent 3-Tier Factors

This methodology for this line is a change from Line 91A2 used for our existing dental product where the differences are outlined below:

Greater Of Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 3-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 3-tier adjustments into the following components:

1. Adult conversion factor

- An employee conversion factor will be applied to the adult rate produced from Lines 1A through 31 to calculate an EE Only rate.
- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 31 to calculate a Spouse rate.
- A 19+ Child conversion factor will be applied to the adult rate produced from Lines 1A through 31 to calculate a 19+ Child rate.

2. # of Children per child unit

- The # of Children per child unit will be applied to the child rates produced from Lines 1A through 31 and the 19+ Child rate produced from component #1. These factors will also vary based on rating tier.
- This will result in a SP rate, a <19 CH rate, and a 19+ CH rate by rating tier.

3. Spouse/Child weight

- Spouse, <19, and 19+ Child weights by rating tier will be applied to the SP rate, the <19 CH rate, and the 19+ CH rate produced from component #2, respectively. The result is a 1 DEP rate and a 2 or more DEP rate that incorporate all covered children.
- The 1 DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + 1 DEP rate. Similarly, the 2+ DEP rate will be added to the EE Only rate to calculate an EE + 2 or more DEP rate.

Wrap Adult Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 3-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 3-tier adjustments into the following components:

1. Adult conversion factor

- An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.
- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.
- A 19+ Child conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a 19+ Child rate.

2. # of Children per child unit

- The # of Children per child unit will be applied to the 19+ Child rate produced from component #1. These factors will also vary based on rating tier.
- This will result in a SP rate and a 19+ CH rate by rating tier.

3. Spouse/Child weight

- Spouse and Child weights by rating tier will be applied to the SP rate and the 19+ CH rate produced from component #2, respectively. The result is a 1 DEP rate and a 2 or more DEP rate.
- The 1 DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + 1 DEP rate. Similarly, the 2+ DEP rate will be added to the EE Only rate to calculate an EE + 2 or more DEP rate.

Wrap Minor Enhancement

- Under the employee/dependent structure, we list a single set of split dependent 3-tier factors that are applied to the dependent rate produced from Lines 1A through 30.
- Under the adult/child structure, we will break out separate adult and child 3-tier adjustments into the following components:

1. Adult conversion factor

- An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.
- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.

2. Wrap Minor adjustment factor

- A Wrap Minor adjustment factor varying by state and cost-sharing provisions will be applied to the child rates produced from Lines 1A through 30.
- The resulting rates will account for the cost of excluding Preventive services already embedded in a major medical policy where pediatric dental services are covered under essential health benefits.

3. # of Children per child unit

- The # of Children per child unit will be applied to the child rates produced from component #2, resulting in a CH rate. These factors will also vary based on rating tier.

4. Spouse/Child weight

- A <19 Child weight by rating tier will be applied to the CH rate produced from component #3.
- The resulting rates by rating tier will be subtracted from the comprehensive EE + 1 DEP and EE + 2 or more DEP rates calculate Wrap Minor EE + 1 DEP and EE + 2 or more DEP rates.

Line 91A3 – Dental Split Dependent 2-Tier Factors

This line will be added for our dental product enhancements. This line is similar to Line 91A2 that will be used for our dental product enhancements:

Greater Of Enhancement

• Under the adult/child structure, we will break out separate adult and child 2-tier adjustments into the following components:

1. Adult conversion factor

- An employee conversion factor will be applied to the adult rate produced from Lines 1A through 31 to calculate an EE Only rate.
- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 31 to calculate a Spouse rate.
- A 19+ Child conversion factor will be applied to the adult rate produced from Lines 1A through 31 to calculate a 19+ Child rate.

2. # of Children per child unit

- The # of Children per child unit will be applied to the child rates produced from Lines 1A through 31 and the 19+ Child rate produced from component #1.

- This will result in a SP rate, a <19 CH rate, and a 19+ CH rate.

3. Spouse/Child weight

- Spouse, <19, and 19+ Child weights will be applied to the SP rate, the <19 CH rate, and the 19+ CH rate produced from component #2, respectively. The result is a DEP rate that incorporates all covered children.
- The DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + DEP rate.

Wrap Adult Enhancement

• Under the adult/child structure, we will break out separate adult and child 2-tier adjustments into the following components:

1. Adult conversion factor

- An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.
- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.
- A 19+ Child conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a 19+ Child rate.

2. # of Children per child unit

- The # of Children per child unit will be applied to the 19+ Child rate produced from component #1.
- This will result in a SP rate and a 19+ CH rate.

3. Spouse/Child weight

- Spouse and Child weights will be applied to the SP rate and the 19+ CH rate produced from component #2, respectively. The result is a DEP rate.
- The DEP rate will be added to the EE Only rate produced from component #1 to calculate an EE + DEP rate.

Wrap Minor Enhancement

• Under the adult/child structure, we will break out separate adult and child 2-tier adjustments into the following components:

1. Adult conversion factor

- An employee conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate an EE Only rate.
- A spouse conversion factor will be applied to the adult rate produced from Lines 1A through 30 to calculate a Spouse rate.

2. Wrap Minor adjustment factor

- A Wrap Minor adjustment factor varying by state and cost-sharing provisions will be applied to the child rates produced from Lines 1A through 30.
- The resulting rates will account for the cost of excluding Preventive services already embedded in a major medical policy where pediatric dental services are covered under essential health benefits.

- 3. # of Children per child unit
 - The # of Children per child unit will be applied to the child rates produced from component #2, resulting in a CH rate.
- 4. Spouse/Child weight
 - A <19 Child weight will be applied to the CH rate produced from component #3.
 - The resulting rate will be subtracted from the comprehensive EE + DEP rate to calculate a Wrap Minor EE + DEP rate.

Line91B1 – Orthodontia Split Dependent 4-Tier Factors

This line is similar to Line 91B1 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of orthodontia split dependent 4-tier factors.
- Under the adult/child structure, we will break out a single set of orthodontia split dependent 4-tier adjustments into the following components:
 - 1. # of Children per child unit
 - The # of Children per child unit will be applied to the orthodontia rates produced from Lines 1A through 32. These factors will also vary based on rating tier.
 - This will result in a CH orthodontia rate by rating tier.
 - 2. Spouse/Child weight
 - A <19 Child weight by rating tier will be applied to the CH orthodontia rates produced from component #1.
 - The CH orthodontia rate from the third rating tier will be added to the EE + CH dental rate. Similarly, the CH orthodontia rate from the fourth rating tier will be added to the FAMILY dental rate.

Line91B2 – Orthodontia Split Dependent 3-Tier Factors

This line is similar to Line 91B2 used for our existing dental product, except for the differences mentioned below:

- Under the employee/dependent structure, we list a single set of orthodontia split dependent 3-tier factors.
- Under the adult/child structure, we will break out a single set of orthodontia split dependent 3-tier adjustments into the following components:
 - 1. # of Children per child unit
 - The # of Children per child unit will be applied to the orthodontia rates produced from Lines 1A through 32. These factors will also vary based on rating tier.
 - This will result in a CH orthodontia rate by rating tier.
 - 2. Spouse/Child weight
 - A <19 Child weight by rating tier will be applied to the CH orthodontia rates produced from component #1.

- The 1 DEP orthodontia rate will be added to the EE + 1 DEP dental rate. Similarly, the 2+ DEP orthodontia rate will be added to the EE + 2 or more DEP dental rate.

Line 91B3 – Orthodontia Split Dependent 2-Tier Factors

This line will be added for our dental product enhancements. This line is similar to Line 91B2 that will be used for our dental product enhancements:

- Under the adult/child structure, we will break out a single set of orthodontia split dependent 2-tier adjustments into the following components:
 - 1. # of Children per child unit
 - The # of Children per child unit will be applied to the orthodontia rates produced from Lines 1A through 32.
 - This will result in a CH orthodontia rate.
 - 2. Spouse/Child weight
 - A <19 Child weight will be applied to the CH orthodontia rate produced from component #1.
 - The DEP orthodontia rate will be added to the EE + DEP dental rate.

Line 996 – Expense Factor

The methodology for this line is a change from Line 996 Premium Discount Factor used for our existing dental product where the differences are outlined below:

- Under the employee/dependent structure, we list a single set of premium discount factors that are derived using the total monthly dental premium produced from Lines 1A through 91A.
- Under the adult/child structure, we will break out expense factors varying by cost region into the following components:
 - 1. Per Case Expense
 - 2. Per Employee Expense
 - 3. Percent of Premium Expense
- The resulting manual premium will be equal to {[Product of Lines 1A through 91A] + [Per Case Expense] + ([Per Employee Expense] x [# of EEs])} / (1 Percent of Premium Expense).

Line 996A – Benefit Package Factors for the Small Business

This line will have the same structure and factors as Line 996A, which is used for our existing dental product. Factors will not vary between adult and child.

Line 997 – Flat Fee Commission Factors

This line will have the same structure and factors as Line 997, which is used for our existing dental product. Factors will not vary between adult and child.

David Tenni

David Ferrari, FSA, MAAA Assistant Actuary Group Products 7/12/13 Date